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REPORT OF THE

DEPARTMENT OF BANKING AND FINANCE

STATE OF NEBRASKA

July 1, 1983 to June 30, 1985

ROBERT KERREY
Governor

JAMES C. BARBEE
Director of Banking and Finance

REPORT OF THE

DEPARTMENT OF BANKING AND FINANCE

STATE OF NEBRASKA

July 1, 1983 to June 30, 1985

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JAMES C. BARBEE
Director of Banking and Finance

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DEPARTMENT OF BANKING AND FINANCE
State of Nebraska

DIRECTOR
James C. Barbee

STATE BANKS
INDUSTRIAL LOAN AND INVESTMENT COMPANIES
COOPERATIVE CREDIT ASSOCIATIONS
BUILDING AND LOAN ASSOCIATIONS
CONSUMER FINANCE DIVISION
CHECK SALES DIVISION
TRUST COMPANIES
CREDIT UNIONS

ASSISTANT DIRECTOR
Glenn W. Callaway

REVIEW EXAMINERS
Carey B. Phillippi
J. Murley Davis
Ronald L. Gustafson

OFFICE MANAGER
Pamela S. Burnham

BUDGET OFFICER
Eric. B. Asboe

ADMINISTRATIVE ASSISTANT
Rita E. Wilson

OFFICE ASSISTANTS
Debra K. Kuhn, Administrative Secretary
Janice A. Borchert, Accounting Clerk II
Ruth B. Pierson, Secretary II
Betty L. Fogerty, Office Clerk III

EXAMINERS

Omaha Territory:
*James L. Korcek
Larry Y. Moore
Kent W. Plummer
Todd E. Roth
Paul E. Carpenter

Norfolk Territory:
*Korlin K. Lutt
Thomas D. McLey
William S. Bathel
James P. McTygue
Richard J. Moser

Kearney Territory:
*John E. Bussen
Tony Kriz II
Kelly J. Lammers
William A. Bergh
Michael L. Rafferty

Lincoln Territory:
*Joel D. Fanders
Mike Cornelius
Gregory G. Freese
David L. Warren
Mark A. Huss

York Territory:
*Duane E. Norden
Steven K. Spady
Richard W. Hankel
Neil T. Butler
Jerome M. Schaefer
Steven D. Schepers

Ogallala Territory:
*Kenneth R. Brestel
Perry T. Neill

Credit Unions/Savings and Loans
*Joy L. Kokes
Charles S. Cejka
Sheila J. Blessing

Installment Loan Companies
*Lisle E. Grafft

*District Examiner in Charge of Territory

GENERAL COUNSEL
Patricia A. Humlicek Herstein

AGENCY LEGAL COUNSEL
Janet L. Keiser
Louan M. Moody

LEGAL AIDE I
Scott W. Liggett
Neal P. Nelson

COMPUTER DIVISION

APPLICATIONS ANALYST IV
Louis P. Solnosky

APPLICATIONS ANALYST III
Thomas J. Shambo

APPLICATIONS ANALYST I
Beth A. Wrick

OFFICE ASSISTANT
Kathy R. Kahler, Staff Assistant I

BUREAU OF SECURITIES
ASSISTANT DIRECTOR
Jack E. Herstein

SECURITIES EXAMINER III
Thomas A. Sindelar

SECURITIES EXAMINER I
Susan E. Chadwick

OFFICE ASSISTANTS
Karen D. Mayo, Staff Assistant I
Lori A. Pritschau, Staff Assistant I
Sharon A. Friedeman, Staff Assistant I
Susan M. Meeske, Office Clerk III

SECRETARIES, COMMISSIONERS, SUPERINTENDENTS DIRECTORS AND DEPUTIES

1892 to 1895	Richard H. Townley, Secretary, State Banking Board
1895 to 1901	P.L. Hall, Secretary, State Banking Board
1901 to 1917	Edward Royse, Secretary, State Banking Board
1917 to 1919	J.J. Tooley, Secretary, State Banking Board
1919 to 1925	J.E. Hart, Secretary, State Banking Board
1925 to 1927	Kirk Griggs, Secretary, State Banking Board
1927 to 1931	Clarence G. Bliss, Secretary, State Banking Board
1929 to 1931	George W. Woods, Bank Commissioner
1931 to 1933	E.H. Luikart, Secretary, State Banking Board
1933 to 1935	George W. Woods, Deputy Superintendent
1935 to 1939	B.N. Saunders, Superintendent of Banking
1939 to 1943	Wade R. Martin, Director of Banking
1939 to 1947	J.F. McLain, Deputy Superintendent
1943 to 1947	J. Fred Peters, Director of Banking
1947 to 1959	J.F. McLain, Director of Banking
1947 to 1967	C.R. Haines, Deputy Director
1959 to 1961	Edwin N. Van Horne, Director of Banking
1961 to 1964	Ralph E. Misko, Director of Banking
1964 to 1966	Henry E. Ley, Director of Banking
1966 to 1967	Byron Dunn, Director of Banking
1967 to 1969	C.R. Haines, Director of Banking
1967 to 1985	Charles W. Mitchell, Deputy Director
1969 to 1970	Edwin A. Langley, Director of Banking
1971 to 1975	Henrey E. Ley, Director of Banking
1975 to 1978	William H. Riley, Director of Banking & Finance
1979 to 1983	Paul J. Amen, Director of Banking & Finance
1983 to 1984	John P. Miller, Interim Director of Banking & Finance
1984 to 1985	Roger M. Beverage, Director of Banking & Finance
1985 to 1985	Roger W. Hirsch, Acting Director of Banking & Finance
1985 to	James C. Barbee, Director of Banking & Finance

LEGAL HOLIDAYS

January 1	New Year's Day
January	Martin Luther King Jr.'s Birthday, Third Monday
February	President's Day, Third Monday
April 22	Arbor Day
May	Memorial Day, Last Monday in May
July 4	Independence Day
September	Labor Day, First Monday
October	Columbus Day, Second Monday
November 11	Veterans Day (May be observed on federally recognized holiday)
November	Thanksgiving Day, Fourth Thursday & Friday
December 25	Christmas Day

If any such dates fall on Sunday, the following Monday shall be a holiday.

STATEMENT OF RECEIPTS AND DISBURSEMENTS

July 1, 1983, to June 30, 1985

CASH BALANCES AND INVESTMENTS:	FY 1983-84	FY 1984-85
Fund 2191—Financial Institutions	$ 601.30	$ 412.55
Fund 2191—Investments	217,000.00	151,000.00
Fund 2192—Securities	6,005.46	5,151.23
Fund 2192—Investments	220,000.00	204,000.00
Fund 2193—Small Loan Companies	2,008.18	113.91
Fund 2193—Investments	40,000.00	43,000.00
TOTAL	$ 485,614.94	$ 403,677.69
RECEIPTS:		
Fund 2191—Financial Institutions	$ 1,274,704.75	$ 2,080,503.30
Fund 2192—Securities	2,329,448.38	2,751,984.71
Fund 2192—Transferred to General Fund 6/30/83	(2,000,000.00)	
Fund 2193—Small Loan Companies	30,559.10	36,994.18
TOTAL	$ 1,634,712.23	$ 4,869,481.99
TOTAL CASH FUND AND RECEIPTS	$ 2,120,327.17	$ 5,273,159.68
DISBURSEMENTS:		
Salaries	$ 1,176,190.28	$ 1,409,577.20
Retirement Benefits	44,319.50	52,032.22
Social Security Benefits	80,046.37	97,504.34
Group Insurance Benefits	59,569.03	74,517.92
Tuition Assistance	198.25	594.50
Unemployment	540.00	2,040.00
Postage	15,949.24	17,431.21
Communication	18,230.38	31,625.86
Freight	13.30	335.78
Data Processing Services	2,157.30	1,549.79
Publishing, Dues & Subscriptions	31,015.53	31,557.41
Insurance	60.00	181.00
Conferences	2,539.25	25,503.48
Employee Relocation	703.91	2,422.46
Repair/Maintenance	14,458.19	52.457.57
Building Rental	20,475.35	26,824.02
Contractual Services	20,704.90	66,479.66
Supplies	14,010.04	24,545.91
Travel Expenses	101,620.44	134,652.81
Capital Expenditures (Equipment)	33,290.87	121,137.64
Legal Services	64,189.66	27,493.52
Education	3,000.00	4,000.00
Other Operating Expenses	13,367.69	5,036.40
TOTAL	$ 1,716,649.48	$ 2,209,500.80

CASH BALANCES AND INVESTMENTS:	JUNE 30, 1984	JUNE 30, 1985
Fund 2191—Financial Institutions	$ 412.55	$ 10,334.77
Fund 2191—Investments	151,000.00	560,000.00
Fund 2192—Securities	5,151.23	15,210.16
Fund 2192—Investments	204,000.00	2,439,000.00
Fund 2193—Small Loan Companies	113.91	1,113.95
Fund 2193—Investments	43,000.00	38,000.00
TOTAL	$ 403,677.69	$ 3,063,658.88

CHANGES IN NUMBER OF INSTITUTIONS

July 1, 1983, to June 30, 1985

COMMERCIAL BANKS:

Banks in Operation June 30, 1983	340
Banks in Operation June 30, 1984	340
Banks in Operation June 30, 1985	332

INDUSTRIAL LOAN AND INVESTMENT COMPANIES:

Industrial Loan and Investment Companies in Operation June 30, 1983	35
Industrial Loan and Investment Companies in Operation June 30, 1984	23
Industrial Loan and Investment Companies in Receivership June 30, 1984	1
Industrial Loan and Investment Companies in Operation June 30, 1985	14
Industrial Loan and Investment Companies in Receivership June 30, 1985	1

COOPERATIVE CREDIT ASSOCIATIONS:

Cooperative Credit Associations in Operation June 30, 1983	25
Cooperative Credit Associations in Operation June 30, 1984	6
Cooperative Credit Associations in Operation June 30, 1985	1

SAVINGS AND LOAN ASSOCIATIONS:

Savings and Loan Associations in Operation June 30, 1983	7
Savings and Loan Associations in Operation June 30, 1984	6
Savings and Loan Associations in Operation June 30, 1985	6

CREDIT UNIONS:

Credit Unions in Operation June 30, 1983	63
Credit Unions in Operation June 30, 1984	69
Credit Unions in Operation June 30, 1985	66

TRUST COMPANIES:

Trust Companies in Operation June 30, 1983	6
Trust Companies in Operation June 30, 1984	6
Trust Companies in Operation June 30, 1985	6

APPLICATION ACTIVITY

July 1, 1983 to June 30, 1985

BANK CHARTERS APPROVED

Name of Proposed Bank	*Location*	*Date of Approval*
Bank of the Valley	Bellwood	02/06/84
Cedar Security Bank	Fordyce	07/16/84
Brentwood Bank	La Vista	08/13/84
Western Bank	Alliance	09/28/84
Uehling State Bank	Uehling	12/21/84
Mutual State Bank	Omaha	01/21/85
Bank of Nebraska LaVista	LaVista	04/23/85
Packers Bank & Trust Co.	Omaha	04/23/85
First United Bank of Bellevue	Bellevue	05/29/85

BANK AUXILIARY TELLER OFFICES APPROVED

Name of Bank	*Location*	*Date of Approval*
Union Bank & Trust Company	Lincoln	08/18/83
Geneva State Bank	Geneva	10/11/83
Norwest Bank Omaha West	Omaha	11/15/83
Ames Bank	Omaha	01/27/84
Seven Valleys State Bank	Callaway	08/15/84
Bank of the Midlands	Papillion	04/11/85

CROSS-INDUSTRY MERGER OF AN INDUSTRIAL LOAN AND INVESTMENT COMPANY WITH A BANK

Name of Company	*Location*	*Date of Approval*
American Security Bank and American State Savings Company	North Platte	07/14/83
Provident Federal Savings Bank and Liberty Savings Company	Lincoln & Waverly	11/14/83
Union Bank & Trust and Northeast Savings & Investment Company	Lincoln	11/17/83
Union Bank & Trust and Lincoln Savings Company	Lincoln	11/18/83
Scottsbluff National Bank & Trust and Scottsbluff Savings Company	Scottsbluff	01/18/84
York State Bank & Trust Company and First York Savings Company	York	01/24/84
First National Bank of Grand Island and First Savings Company of Grand Island	Grand Island	04/13/84
First National Bank of Grand Island and First Savings Company of Kearney	Grand Island & Kearney	04/13/84
Gering National Bank & Trust Company and Pioneer Savings Company	Gering	05/01/84
Home State Bank & Trust and Louisville State Savings	Humboldt & Louisville	07/16/84
Omaha National Bank and First Investment Company of Kearney	Omaha & Kearney	07/25/84
Omaha National Bank and Commercial Savings Company of Grand Island	Omaha & Grand Island	07/30/84
First National Bank of Fremont and First Savings Company of Fremont	Fremont	08/13/84
First National Bank of Sidney and First Savings Company of Sidney	Sidney	08/15/84
Hastings State Bank and First Savings Company of Hastings	Hastings	11/19/84
First National Bank of Wayne and First Savings Company of Wayne	Wayne	11/19/84

COMMERCIAL BANK MEMBERS OF FEDERAL RESERVE SYSTEM

Name of Bank	*Location*
Citizens Bank	Bancroft
Deuel County State Bank	Chappell
Bank of Hartington	Hartington
Gateway Bank & Trust Co.	Lincoln
McDonald State Bank	North Platte
Farmers State Bank	Superior
Johnson County Bank	Tecumseh
Bank of Valley	Valley
Wahoo State Bank	Wahoo

BANK CLOSINGS

Name of Bank	*Location*	*Date Closed*
Bank of Niobrara	Niobrara	07/08/83
Blair Bank, Inc.	Blair	04/23/84
David City Bank	David City	09/06/84
Bank of Verdigre & Trust Company	Verdigre	09/19/84
The Bank of Cody	Cody	10/24/84
Farmers State Bank	Kilgore	10/24/84
Uehling State Bank	Uehling	12/18/84
State Bank of Dannebrog	Dannebrog	01/07/85
Citizens State Bank	Arapahoe	03/08/85
The State Bank of Alexandria	Alexandria	04/10/85
Bank of Taylor	Taylor	05/31/85
Security State Bank	Edgar	05/31/85
The Fairfield State Bank	Fairfield	05/31/85
Scroggin & Company Bank	Oak	05/31/85

STATISTICS REGARDING COMMERCIAL BANKS

1897 to June 30, 1985

Year	*In Operation*	*Total Capital Surplus Undivided Profits and Capital Reserve*	*Total Deposits*	*Total Assets*
1897	320	$ 9,321,526	$ 13,902,940	$ 23,670,864
1898	324	9,112,456	18,225,180	27,680,475
1899	339	8,215,314	22,499,021	30,683,955
1901	381	8,555,074	27,634,116	36,297,246
1902	429	9,987,372	31,279,615	41,350,747
1903	459	9,986,483	33,596,040	44,678,440
1904	482	10,649,382	36,764,743	48,608,440
1905	530	11,926,588	49,047,081	62,193,973
1906	563	12,257,299	54,113,470	67,977,826
1907	601	13,625,641	60,783,452	73,167,880
1908	615	14,376,722	62,583,790	78,719,474
1909	659	15,727,371	71,647,454	89,134,446
1910	664	16,581,971	70,172,423	88,836,697
1911	669	17,134,008	72,192,000	91,893,258
1912	695	18,602,383	80,631,192	102,569,968
1913	715	19,479,801	89,228,696	112,791,202
1914	765	21,463,151	91,393,643	117,634,172
1915	805	23,523,191	111,119,961	141,703,258
1916	845	25,802,915	158,240,184	193,208,902
1917	923	29,365,323	204,175,998	256,277,509
1918	942	31,401,671	231,560,771	277,394,621
1919	1,002	36,079,610	270,505,130	325,554,901
1920	1,022	38,266,672	246,604,458	309,707,591
1921	987	34,705,961	210,627,624	268,017,163
1922	955	33,244,250	231,582,121	285,249,243
1923	937	32,883,200	237,552,204	284,897,103
1924	920	32,814,742	262,132,117	310,734,386
1925	879	30,767,239	272,564,233	320,826,854
1926	837	30,288,177	267,390,928	313,407,077
1927	855	29,212,913	266,707,861	310,318,622
1928	726	27,976,756	244,660,162	284,070,749
1929	647	25,875,885	187,394,417	222,769,134
1930	580	23,487,536	138,105,586	167,722,915
1931	472	16,727,262	86,421,090	109,621,464
1932	430	15,140,042	62,867,165	84,517,404
1933	381	14,298,072	57,563,987	72,505,998
1934	309	11,324,328	66,540,391	78,269,301
1935	302	11,307,447	69,116,798	80,831,084
1936	301	11,809,016	74,919,950	87,084,090
1937	296	11,466,639	69,261,285	81,639,898
1938	293	11,621,199	65,573,363	78,140,675
1939	288	12,143,888	69,971,473	81,196,369
1940	284	12,339,343	77,092,644	89,525,065
1941	285	12,884,569	84,936,767	99,040,764
1942	273	13,224,408	134,614,352	147,895,224
1943	275	14,271,379	195,819,709	210,153,432
1944	278	15,439,463	232,311,061	248,027,844
1945	279	16,330,905	261,960,097	278,379,583
1946	282	18,007,659	334,006,685	352,474,541
1947	282	19,839,672	374,999,948	395,523,900
1948	283	21,741,533	367,447,421	389,682,165
1949	283	24,092,119	354,590,644	379,227,765
1950	287	26,510,366	352,452,505	379,771,197

Year	*In Operation*	*Total Capital Surplus Undivided Profits and Capital Reserve*	*Total Deposits*	*Total Assets*
1951	288	$ 28,772,019	$ 375,394,337	$ 404,909,136
1952	287	30,140,895	392,552,248	425,581,807
1953	289	32,934,902	411,170,139	447,965,252
1954	290	37,042,727	414,773,669	453,268,269
1955	292	39,647,391	408,991,675	451,091,638
1956	293	42,536,145	390,189,854	434,790,998
1957	292	44,944,995	394,979,382	443,503,815
1958	293	48,447,514	415,986,871	467,411,647
1959	295	51,525,789	471,421,079	526,906,743
1960	299	56,723,400	465,951,000	528,210,800
1961	300	60,069,000	500,059,000	564,145,000
1962	301	65,255,000	548,373,000	618,917,000
1963	300	68,980,000	601,454,000	679,710,000
1964	303	77,105,000	654,189,000	741,548,000
1965	304	79,705,803	665,398,095	755,454,341
1966	305	85,584,536	724,470,433	821,238,073
1967	308	92,030,994	791,340,315	893,556,155
1968	308	99,159,681	895,981,916	1,007,600,518
1969	311	109,021,675	1,042,536,046	1,176,376,874
1970	312	121,707,930	1,121,140,134	1,275,660,872
1972	316	151,449,647	1,477,030,337	1,673,205,709
1973	322	171,160,456	1,792,977,624	2,015,843,534
1974	324	196,611,779	2,018,984,528	2,341,434,558
1975	328	221,199,058	2,314,527,530	2,604,661,952
1976	329	250,786,000	2,553,728,000	2,844,966,000
1977	322	280,084,000	2,781,804,000	3,122,977,000
1978	335	313,575,000	3,191,859,000	3,550,011,000
1979	336	353,489,000	3,462,379,000	3,895,422,000
1980	340	406,851,000	3,774,973,000	4,268,013,000
1981	340	457,124,000	4,238,958,000	4,817,262,000
1982	340	504,329,000	4,679,017,000	5,366,954,000
1983	340	554,134,000	5,221,468,000	5,905,803,000
1984	340	591,872,000	5,579,833,000	6,337,343,000
1985	332	602,369,000	5,767,917,000	6,519,664,000

COMMERCIAL BANKS

STATE AND NATIONAL BANKS AUTHORIZED TO OPERATE WITH FULL TRUST POWERS
JUNE 30, 1984

Name of Bank	*Location*
The Farmers State Bank and Trust Co.	Aurora
First Security Bank & Trust Company	Beatrice
The Beatrice National Bank and Trust Co.	Beatrice
First National Bank and Trust Company	Beatrice
Bank of Bellevue	Bellevue
Tri-County Bank & Trust Company	Bellevue
Nebraska State Bank	Broken Bow
Bank of Burwell	Burwell
State Bank of Cairo	Cairo
First National Bank of Chadron	Chadron
First National Bank and Trust Co.	Columbus
Citizens Bank and Trust Company	Columbus
Columbus Bank and Trust Company	Columbus
Cozad State Bank	Cozad
First Bank and Trust Company	Cozad
Citibank & Trust Co.	Crete
Bank of Elkhorn	Elkhorn
Richardson County Bank and Trust Co.	Falls City
First National Bank of Fremont	Fremont
Fremont National Bank & Trust Co.	Fremont
First National Bank & Trust Co.	Fullerton
Geneva State Bank	Geneva
Gering National Bank	Gering
Gothenburg State Bank	Gothenburg
Commercial National Bank and Trust Co.	Grand Island
First National Bank	Grand Island
Five Points Bank	Grand Island
Overland National Bank and Trust Co.	Grand Island
City National Bank & Trust Co.	Hastings
Home State Bank and Trust Co.	Humboldt
Chase County Bank and Trust Co.	Imperial
Farmers and Merchants Bank	Imperial
First National Bank of Kearney	Kearney
Kearney State Bank & Trust	Kearney
Platte Valley State Bank and Trust Co.	Kearney
Lexington State Bank and Trust Co.	Lexington
The Farmers State Bank and Trust Co.	Lexington
Citibank and Trust Co.	Lincoln
First National Bank and Trust Co.	Lincoln
Gateway Bank and Trust Co.	Lincoln
National Bank of Commerce Trust and Savings	Lincoln
Union Bank and Trust Company	Lincoln
Bank of Madison	Madison
First National Bank of McCook	McCook
McCook National Bank	McCook
Minden Exchange Bank and Trust Company	Minden
Farmers Bank	Nebraska City
Otoe County National Bank & Trust Co.	Nebraska City
National Bank of Neligh	Neligh
DeLay First National Bank and Trust Co.	Norfolk
American Security Bank	North Platte
First National Bank	North Platte

Name of Bank	*Location*
McDonald State Bank	North Platte
North Platte State Bank	North Platte
Keith County Bank and Trust Co.	Ogallala
Douglas County Bank of Omaha	Omaha
First National Bank of Omaha	Omaha
Norwest Bank Omaha South, N.A.	Omaha
Packers National	Omaha
The Omaha National Bank	Omaha
Southwest Bank of Omaha	Omaha
Norwest Bank Omaha, N.A.	Omaha
Nebraska State Bank	Ord
Bank of Papillion	Papillion
Citizens Bank and Trust Co.	St. Paul
Schuyler State Bank	Schuyler
Scottsbluff National Bank	Scottsbluff
Farmers State Bank	Superior
First National Bank	Syracuse
Bank of Verdigre & Trust Company	Verdigre
The State National Bank of Wayne	Wayne
First National Bank of West Point	West Point
York State Bank	York

1984/85 Additions

First National Bank & Trust Co.	Aurora
First National Bank of Bellevue	Bellevue
North Platte National Bank	North Platte
American National Bank	Omaha
Packers Bank & Trust	Omaha
First State Bank	Scottsbluff

1984/85 Deletions

Commercial National Bank & Trust Co.	Grand Island
North Platte State Bank (now North Platte National)	North Platte
Packers National (now Packers Bank & Trust)	Omaha

TRUST COMPANIES
LICENSED UNDER THE NEBRASKA STATUTES
JULY 1, 1983 TO JUNE 30, 1985

Name of Trust Company	*Location*
Grand Island Trust Company	Grand Island
Guaranty Trust Company	Kearney
North Platte Trust Company	North Platte
Norwest Capital Management & Trust Co., Nebraska	Omaha
Swanco Trust Company	Omaha
First Trust Company	York

REPORT OF THE DIRECTOR OF BANKING AND FINANCE

This report, made in compliance with Section 81-117 R.R.S. Nebraska 1943, covers briefly the institutions supervised and regulated by the Department of Banking and Finance and the condition, management, and financial transactions of the Department.

INSTITUTIONS—NUMBER AND RESOURCES

The following schedule reflects the number of institutions under the supervision of the Department, their total resources, and the gain (loss) since the report of June 30, 1983.

	NUMBER		*ASSETS*	*ASSETS*	
INSTITUTIONS	*6/30 1983*	*6/30 1984*	*June 30 1983*	*June 30 1984*	*GAIN (LOSS)*
COMMERCIAL BANKS	340	340	$5,887,347,000	$6,337,343,000	$449,996,000
SAVINGS AND LOAN ASSOCIATIONS	7	6	351,221,231	373,681,098	22,459,867
COOPERATIVE CREDIT ASSOCIATIONS	25	6	37,756,365	7,171,955	(30,584,410)
CREDIT UNIONS	63	69	174,128,253	226,512,549	52,384,296
INDUSTRIALS	36	23	427,370,051	236,686,891	(190,683,160)
TRUST COMPANIES	6	6	1,599,155,062	1,521,193,576	(77,961,486)
LICENSED LENDERS	82[3]	82[4]	75,053,163[3]	83,572,538[4]	8,519,375
BUREAU OF SECURITIES	2,299[1]	2,325[1]	2,451,475,402[2]	2,011,168,235[2]	(440,307,168)

[1] Issuers [2] Amount authorized for sale in Nebraska [3] December 31, 1982 [4] December 31, 1983

	NUMBER		*ASSETS*	*ASSETS*	
INSTITUTIONS	*6/30 1984*	*6/30 1985*	*June 30 1984*	*June 30 1985*	*GAIN (LOSS)*
COMMERCIAL BANKS	340	332	$6,337,343,000	$6,519,664,000	$182,321,000
SAVINGS AND LOAN ASSOCIATIONS	6	6	373,681,098	239,682,063	(133,999,035)
COOPERATIVE CREDIT ASSOCIATIONS	6	1	7,171,955	317,124	(6,854,831)
CREDIT UNIONS	69	66	226,512,549	260,014,831	33,502,282
INDUSTRIALS	23	14	236,686,891	189,099,082	(47,587,809)
TRUST COMPANIES	6	6	1,521,193,576	2,033,416,936	512,223,360
LICENSED LENDERS	82[3]	82[4]	83,572,538[3]	103,228,215[4]	19,655,677
BUREAU OF SECURITIES	2,325[1]	2,307[1]	2,011,168,235[2]	2,172,465,659[2]	161,297,424

[1] Issuers [2] Amount authorized for sale in Nebraska [3] December 31, 1983 [4] December 31, 1984

COMMERCIAL BANKS
COMPARATIVE STATEMENT

	June 30, 1983 340 Banks	*June 30, 1984 340 Banks*	*June 30, 1985 332 Banks*
ASSETS:			
Cash and Balances Due Banks	$ 307,698,000	$ 339,769,000	$ 356,633,000
Securities	1,862,725,000	1,926,346,000	2,004,156,000
Federal Funds Sold and Securities Purchased Under Agreements to Resell	232,593,000	208,600,000	265,102,000
Loans and Lease Financing Receivables	3,258,242,000	3,559,729,000	3,573,071,000
Premises and Fixed Assets	87,907,000	90,862,000	92,332,000
Other Real Estate	11,609,000	21,055,000	38,231,000
Other Assets	145,029,000[1]*	190,982,000	190,139,000
TOTAL ASSETS	$5,905,803,000[1]*	$6,337,343,000	$6,519,664,000
LIABILITIES:			
Deposits:			
(1) Noninterest-Bearing	782,751,000	811,053,000	802,547,000
(2) Interest-Bearing	4,428,717,000	4,768,780,000[2]*	4,965,370,000[3]*
TOTAL DEPOSITS	$5,211,468,000	$5,579,833,000[2]*	$5,767,917,000[3]*
Federal Funds Purchased and Securities Sold Under Agreements to Repurchase	37,920,000	51,844,000	34,381,000
Mortgages or Liens Payable	1,768,000	2,279,000	3,905,000
Other Liabilities	94,416,000	104,596,000	105,675,000
TOTAL LIABILITIES	$5,345,572,000	$5,738,552,000	$5,911,878,000
Subordinated Notes and Debentures	6,097,000	6,919,000	5,417,000

EQUITY CAPITAL:			
Capital Stock	$ 112,904,000	$ 120,671,000	$ 126,370,000
Surplus	194,520,000	204,943,000	207,637,000
Undivided Profits and Capital Reserves	246,710,000	266,258,000	268,362,000
TOTAL EQUITY CAPITAL	554,134,000	591,872,000	602,369,000
TOTAL LIABILITIES, and Equity Capital	$5,905,803,000	$6,337,343,000	$6,519,664,000

1* The 6/30/83 Recap was out of balance by $145,029,000, which was assumed to be other assets.

2* The 6/30/84 Recap reflected total deposits of $5,579,833,000, which did not total the combined demand deposit and time savings sub-accounts. In order to balance the statement, $100,155,000 was added to time savings deposits to arrive at the total shown for time and saving deposits.

3* The 6/30/85 Recap reflected total deposits of $5,767,917,000, which did not total the combined demand deposit and time savings sub-accounts. In order to balance the statement, $50,715,000 was added to time savings deposits to arrive at the total shown for time and saving deposits.

TRUST COMPANIES
COMPARATIVE STATEMENT

	June 30, 1983 Six Companies	*June 30, 1984 Six Companies*	*June 30, 1985 Six Companies*
ASSETS:			
Cash and Due From Banks	$ 2,965,642.57	$ 1,912,987	$ 1,180,231
Bonds	2,509,947.54	3,415,968	2,596,989
Stocks	31,800.00	38,018	31,634
Deposit with Department of Banking	115,716.65	116,904	115,310
Notes and Debentures	1,151,508.80	1,854,893	1,141,209
Insurance Accounts Receivable	0	0	1,809,013
Mortgage Loans on City Property	373,259.00	424,104	500,557
Mortgage Loans on Farm Property	170,900.00	144,550	78,400
Office Building, Furniture & Fixtures	367,763.28	332,748	343,214
Other Assets	715,476.34	789,641	562,034
SUBTOTAL	$ 8,402,014.18	$ 9,029,813	$ 8,358,591
TRUSTS:			
Trust Securities Held	$1,587,970,577.82	$ 1,509,314,983	$ 2,023,406,972
Trust Funds Held for Distribution or Investment	2,782,470.20	2,848,780	1,651,374
TOTAL TRUSTS	$1,590,753,048.02	$ 1,512,163,763	$ 2,025,058,346
TOTAL	$1,599,155,062.20	$ 1,521,193,576	$ 2,033,416,937

INDUSTRIAL LOAN AND INVESTMENT COMPANIES LICENSED UNDER THE NEBRASKA STATUTES JUNE 30, 1984

Name of Industrial	*Location*
Western Nebraska Savings Company	Alliance
First Security Savings Company	Beatrice
Commerce Savings Company Columbus, Inc.	Columbus
First Savings Company of Fremont	Fremont
Commercial Savings Company	Grand Island
Sarpy County Savings Company	Gretna
First Savings Company of Hastings, Inc.	Hastings
First Investment Company	Kearney
First State Savings Company	LaVista
First Savings Company of Lexington, Inc.	Lexington
Commerce Savings Company Lincoln, Inc.	Lincoln
Commonwealth Savings Company	Lincoln*
Security Pacific Savings Company	Lincoln
State Security Savings Company	Lincoln
Louisville State Savings Company	Louisville
First Savings Company of Norfolk	Norfolk
American Savings Company	Omaha
Citicorp Person-To-Person Financial Center, Inc.	Omaha
First of Omaha Savings Company	Omaha
Mutual Savings Company of Omaha	Omaha
First Nebraska Savings Company	Papillion
State Savings Company	Schuyler
Commerce Savings Company Scottsbluff, Inc.	Scottsbluff
First Savings Company of Sidney	Sidney

*Placed in receivership November 1, 1983

INDUSTRIAL LOAN AND INVESTMENT COMPANIES LICENSED UNDER THE NEBRASKA STATUTES JUNE 30, 1985

Name of Industrial	*Location*
First Security Savings Company	Beatrice
Commerce Savings Company Columbus, Inc.	Columbus
Sarpy County Savings Company	Gretna
First State Savings Company	LaVista
First Savings Company of Lexington, Inc.	Lexington
Commerce Savings Company Lincoln, Inc.	Lincoln
Commonwealth Savings Company	Lincoln*
Security Investment Company	Lincoln
First Savings Company of Norfolk	Norfolk
American Savings Company	Omaha
Citicorp Person-To-Person Financial Center, Inc.	Omaha
First of Omaha Savings Company	Omaha
Mutual Savings Company of Omaha	Omaha
State Savings Company	Schuyler
Commerce Savings Company Scottsbluff, Inc.	Scottsbluff

*Placed in receivership November 1, 1983

SAVINGS AND LOAN ASSOCIATIONS CHARTERED UNDER THE NEBRASKA STATUTES JUNE 30, 1984

Equitable Building and Loan Association, Grand Island
Branch Offices: Second & Pine Streets
1723 S. Locust Street

Madison County Building and Loan Association, Madison

Conservative Savings and Loan Association, Omaha
Branch Offices: 8707 West Center Road
Millard Ave. & "U" Street
1501 Farnam

Metropolitan Building and Loan Association, Omaha

Occidental Savings and Loan Association, Omaha
Branch Offices: 7315 Cass Street
4702 South 24th Street
8820 Arbor Street
210 South 16th Street
8905 Maple Street

Tecumseh Building and Loan Association, Tecumseh

SAVINGS AND LOAN ASSOCIATIONS CHARTERED UNDER THE NEBRASKA STATUTES JUNE 30, 1985

Equitable Building and Loan Association, Grand Island
Branch Offices: Second & Pine Streets
1723 S. Locust Street

Madison County Building and Loan Association, Madison

Conservative Savings and Loan Association, Omaha
Branch Offices: 8707 West Center Road
Millard Ave. & "U" Street
1501 Farnam

Metropolitan Building and Loan Association, Omaha

State Security Savings & Loan, Lincoln

Tecumseh Building and Loan Association, Tecumseh

COOPERATIVE CREDIT ASSOCIATIONS
LICENSED UNDER THE NEBRASKA STATUTES
JUNE 30, 1984

Name of Cooperative Credit Association	*Location*
Creston Cooperative Credit Association	Creston
Fordyce Cooperative Credit Association	Fordyce
Lewiston Cooperative Credit Association	Lewiston
Lincoln Cooperative Credit Association	Lincoln
Maxwell Cooperative Credit Association	Maxwell
Wynot Cooperative Credit Association	Wynot

COOPERATIVE CREDIT ASSOCIATIONS
LICENSED UNDER THE NEBRASKA STATUTES
JUNE 30, 1985

Name of Cooperative Credit Association	*Location*
Maxwell Cooperative Credit Association	Maxwell

LIABILITIES:			
Investors Accounts	$ 1,773,090.87	$ 1,884,508	$ 3,716,518
Incomplete Loans	242.00	0	0
Bills Payable	2,579,680.50	2,744,494	25,000
Accounts Payable	89,015.93	388,769	23,843
Reserve for Taxes, Depreciation, Interest, etc	200,740.18	65,992	526,001
Capital	1,360,000.00	1,460,000	1,440,000
Surplus	605,513.91	509,102	168,613
Undivided Profits	1,743,973.58	1,918,651	2,127,898
Other Liabilities	49,757.21	58,297	330,718
SUBTOTAL	$ 8,402,014.18	$ 9,029,813	$ 8,358,591
TRUSTS:			
Securities and Funds Due Various Trusts	1,590,753,048.02	1,512,163,763	2,025,058,346
TOTAL	$1,599,155,062.20	$ 1,521,193,576	$ 2,033,416,937
Total Amount of Securities Held for Safekeeping Only	$ 13,332,819.88	$ 12,244,021	$ 11,228,113

INDUSTRIAL LOAN AND INVESTMENT COMPANIES
COMPARATIVE STATEMENT

	June 30, 1983 35 Companies	*June 30, 1984 23 Companies*	*June 30, 1985 14 Companies*
ASSETS:			
Cash and due from Banks	$ 23,299,126	$ 10,029,979	$ 8,360,809
U.S. Government Obligations	14,978,891	23,352,266	19,670,084
Municipal Obligations	11,522,557	8,655,489	4,817,051
Corporate Stocks	12,925,024	10,444,401	7,066,720
Loans, Leases and Discounts	292,523,953	158,409,999	118,824,304
Furniture and Fixtures	4,774,172	2,263,425	1,518,071
Other Real Estate Including Real Estate Sold on Contract	24,894,293	12,795,130	19,332,969
Investments and Other Assets Indirectly Representing Office Building or Other Real Estate	14,074,576	2,884,589	5,501,402
Repossessions	197,053	39,749	5,000
Other Assets	28,180,406	7,811,565	4,002,672
TOTAL ASSETS	$ 427,370,051	$ 236,686,592	$ 189,099,082
LIABILITIES:			
Bills Payable, Rediscounts and Other Liabilities for Borrowed Money	$ 9,341,506	$ 6,353,049	$ 4,294,016
Mortgages or Liens on Buildings or Other Real Estate Including Real Estate Sold on Contract	2,062,299	1,830,410	6,378,402
Dealers Reserves	88,454	73,687	26,824
Certificates of Indebtedness:			
Fully Paid	300,792,900	166,101,785	112,951,255
Installment	59,250,165	28,406,557	20,718,173
Total Certificates	360,043,065	194,508,342	133,669,428
Gross Charges on Direct Loans	2,218,657	1,237,515	313,341
Discounts Collected but not Earned	497,436	232,239	3,748
Other Liabilities	5,422,173	4,970,339	2,950,111
TOTAL LIABILITIES	$ 379,673,590	$ 209,205,581	$ 147,635,870

RESERVES ON LOANS AND SECURITIES:			
Reserve for Bad Debt Losses on Loans	$ 1,629,790	$ 1,474,650	$ 1,039,726
Other Reserves on Loans	106,996	794,979	517,622
Reserves on Securities	34,563	108,670	62,500
TOTAL RESERVES ON LOANS AND SECURITIES	$ 1,771,349	$ 2,378,299	$ 1,619,848
CAPITAL ACCOUNTS:			
Capital Notes & Debentures	$ 6,463,840	$ 3,959,200	$ 22,161,037
Capital Stock	11,665,983	8,496,967	6,839,063
Surplus	23,719,952	19,996,879	18,449,666
Undivided Profits	4,068,759	(7,380,095)	(7,611,404)
Reserve for Contingencies	6,578	29,761	5,000
TOTAL CAPITAL ACCOUNTS	$ 45,925,112	$ 25,102,712	$ 39,843,364
TOTAL LIABILITIES, RESERVES, AND CAPITAL ACCOUNTS	$ 427,370,051	$ 236,686,592	$ 189,099,082

SAVINGS AND LOAN ASSOCIATIONS

COMPARATIVE STATEMENT

Resources	*June 30, 1983 6 Associations*	*June 30, 1984 6 Associations*	*June 30, 1985 6 Associations*
ASSETS:			
1. Mortgage Loans Outstanding	$ 271,832,303	$ 276,510,658.88	$ 155,885,900.81
2. Loans on Savings Accounts	949,912	1,066,218.60	603,856.43
3. Other Loans	2,137,161	8,879,745.21	6,311,863.84
4. Real Estate Owned or in Judgment	1,017,642	1,037,775.10	863,288.99
5. Cash and Demand Deposits	2,554,880	2,186,127.04	1,922,640.19
6. Liquid Investments	61,146,998	72,964,536.73	65,841,288.57
7. Other investment securities	1,177,230	916,006.00	650,887.00
8. FHLB Stock	2,788,100	2,803,300.00	1,580,100.00
9. Fixed Assets (net)	3,864,114	4,908,470.35	3,359,577.66
10. Other Assets	3,752,891	2,408,260.09	2,462,659.41
11. Total Assets	$ 351,221,231	$ 373,681,098.00	$ 239,682,062.90
LIABILITIES:			
12. Time Certificate ($100,000 denominations or more)	$ 2,528,375	$ 4,120,452.00	$ 3,115,657.59
13. Time Certificate	228,086,219	256,506,838.01	164,436,775.38
14. NOW Account	1,588,086	2,142,184.13	995,914.09
15. All Other Savings	83,520,027	75,302,820.51	50,156,183.78
16. Borrowed Money	9,094,448	6,622,111.00	16,679.00
17. Loans in Process	4,590,084	6,341,170.05	412,551.48
18. Advance Payments for Taxes & Insurance	2,417,355	2,494,096.50	1,411,652.59
19. Deferred Credits	560,695	382,110.84	423,828.49
20. Other Liabilities	1,936,856	2,243,646.38	1,445,156.20
21. Total Liabilities	$ 334,322,145	$ 356,155,429.42	$ 222,414,398.60

NET WORTH:				
22. Permanent Stock	$	0	$ 0	$ 500,000.00
23. Paid-In Surplus		0	0	2,479,673.35
24. General Reserves		11,075,138	11,109,138.20	6,856,138.20
25. Undivided Profits		6,484,994	6,496,728.38	7,431,853.05
26. Net Undistributed Income		(661,045)	(80,198.00)	0.00
27. Total Net Worth		16,899,087	17,525,668.58	17,267,664.30
28. Total Liabilities & Net Worth	$	351,221,232	$ 373,681,098.00	$ 239,682,062.90

CREDIT UNIONS
CHARTERED UNDER THE NEBRASKA STATUTES
JUNE 30, 1984

Name of Credit Union	*Location*
Alliance Railroad Employees Credit Union	Alliance
Archer Cooperative Credit Union	Archer
Store Kraft Employees Credit Union	Beatrice
Chapman Credit Union	Chapman
Behlen Employees Credit Union	Columbus
Dale Employees Credit Union	Columbus
NPPD Employees Credit Union	Columbus
Cotesfield Credit Union	Cotesfield
Eddyville Cooperative Credit Union	Eddyville
Farwell Credit Union	Farwell
Dodge County Government Employees Credit Union	Fremont
Fremont Hormel Employees Credit Union	Fremont
Glenvil Cooperative Credit Union	Glenvil
Central Nebraska Credit Union	Grand Island
Bankers Life Insurance Company Employees Credit Union	Lincoln
Burlington Employees Credit Union	Lincoln
City-County Employees Credit Union	Lincoln
Construction Industries Credit Union	Lincoln
Good News Employees Credit Union	Lincoln
Government Employees Credit Union	Lincoln
Journal-Star Employees Credit Union	Lincoln
LSC Employees Credit Union	Lincoln
Labor Department Credit Union	Lincoln
Lincoln/MSC Postal Employees Credit Union	Lincoln
Lincoln S. D. A. Credit Union	Lincoln
Lincoln Telephone Employees Credit Union	Lincoln
Nebraska Rural Electric Association Credit Union	Lincoln
Nebraska State Employees Credit Union	Lincoln
Nebraska Teachers Credit Union	Lincoln
OMC Employees Credit Union	Lincoln
Woodmen Co-Operative Credit Union	Lincoln
Xelan Credit Union of the Health Professions	Lincoln
Meadow Grove Cooperative Credit Union	Meadow Grove
North Platte Union Pacific Employees Credit Union	North Platte
Beebe & Runyan Credit Union	Omaha
Cudahy Employees Credit Union	Omaha
D. H. Food Employees Credit Union	Omaha
Educators Credit Union	Omaha
F. C. E. Credit Union	Omaha
Falstaff Brewing Corporation Credit Union	Omaha
First Nebraska Credit Union	Omaha
Gate City Steel Employees Credit Union	Omaha
Guarantee Mutual Employees Credit Union	Omaha
Holy Name Credit Union	Omaha
Lozier Employees Credit Union	Omaha
Midwest Industrial Credit Union	Omaha
Mutual of Omaha Company's Credit Union	Omaha
Nebraska Lutheran Credit Union	Omaha
Northwest Diocesan Credit Union	Omaha
O'Keefe Elevator Company Credit Union	Omaha
Omaha Burlington Employees Credit Union	Omaha
Omaha Firefighters Credit Union	Omaha
Our Family Social Credit Union	Omaha

Name of Credit Union	*Location*
Paxton-Mitchell Credit Union	Omaha
Philips Stores Inc. Employees Credit Union	Omaha
Physicians Mutual Credit Union	Omaha
Post Office Credit Union	Omaha
St. Joseph Hospital Credit Union	Omaha
Sidles Credit Union	Omaha
Skinner Employees Credit Union	Omaha
Standard Chemical Employees Credit Union	Omaha
U. S. D. A. Employees Credit Union	Omaha
Utilities Employees Credit Union	Omaha
World Herald Employees Credit Union	Omaha
World Insurance Employees Credit Union	Omaha
H. B. E. Credit Union	Seward
Dakota County Credit Union	South Sioux City
Valmont Employees Credit Union	Valley
Weston Cooperative Credit Union	Weston
1983/1984 Deletions	
Central Nebraska Credit Union	Grand Island
LSC Employees Credit Union (Merged with First Nebraska Credit Union, Omaha)	Lincoln
1983/1984 Name Change	
Dakota County Credit Union to Siouxland Credit Union	South Sioux City
1984/1985 Additions	
Dannebrog Credit Union	Dannebrog
1984/1985 Names Changes	
Fremont Hormel Employees Credit Union to Fremont First Central Credit Union	Fremont
Cudahy Employees Credit Union to Great Plains Provisioners Credit Union	Omaha
1984/1985 Deletions	
None	

CONSUMER FINANCE DIVISION
SCHEDULE REFLECTING THE
DIVISION'S FINANCIAL TRANSACTIONS

Year	*Income*	*Expense*	*Contribution to General Fund*	*Surplus*
1941	$ 14,320.09	$ 3,767.40		$ 10,552.69
1942	8,638.24	11,213.61		7,977.32
1943	10,871.20	9,731.23		9,117.29
1944	8,086.00	8,826.89		8,376.40
1945	8,424.00	9,416.29		7,384.11
1946	8,332.00	11,689.99		4,026.12
1947	11,623.00	7,847.18		7,801.94
1948	10,766.00	7,021.62		11,546.32
1949	10,130.11	6,912.11		14,764.32
1950	10,221.00	6,857.32		18,128.00
1951	9,696.00	10,820.79		17,003.21
1952	9,813.00	8,190.23		18,625.98
1953	11,077.00	9,402.68		20,300.30
1954	12,939.40	16,116.16		17,123.54
1955	17,662.95	17,851.71		16,934.78
1956	16,646.00	21,794.38		11,786.40
1957	19,416.50	23,949.95		7,252.95
1958	20,474.80	22,475.19		5,252.56
1959	21,863.00	20,536.73		6,578.83
1960	21,527.40	16,026.51		12,079.72
1961	22,405.00	9,107.74		25,376.98
1962	22,779.00	16,032.28		32,123.70
1963	26,826.92	20,557.22	$24,651.57	13,741.83
1964	30,074.63	19,612.53		24,203.93
1965	25,549.40	17,948.23		31,805.10
1966	27,976.00	20,287.68		29,493.42
1967	30,305.00	23,112.46		46,685.96
1968	23,444.00	24,967.12		45,162.84
1969	22,555.00	31,911.03		35,906.81
1970	29,265.15	40,147.91		25,024.05
1971	28,860.00	39,095.95		16,186.10
1972	28,194.00	34,828.10		9,552.00
1973	41,086.00	47,576.11		3,061.89
1974	49,372.17	50,092.76		2,341.30
1975	57,773.00	41,944.48		18,169.82
1976	62,386.00	50,371.67		30,184.15
1977	64,409.89	39,351.17		55,242.87
1978	59,556.79	63,480.66		51,319.00
1979	61,771.06	80,992.58		32,097.48
1980	76,119.15	90,014.54		18,202.09
1981	84,860.43	72,308.88		30,753.64
1982	55,397.84	55,416.30		30,735.18
1983	39,175.25	28,689.20		41,221.23
1984	31,380.20	37,303.34		35,298.09

CONSUMER FINANCE DIVISION
INSTALLMENT LOAN COMPANIES

INCOME AND EXPENSE

	December 31, 1983	*December 31, 1984*
GROSS INCOME:		
Interest Collected	$ 17,582,934	$20,509,018.73
Collections on Charged Off Accounts	1,193,332	1,272,816.80
Other Income	573,265	779,059.91
TOTAL	$ 19,349,531	$22,560,895.44
EXPENSE:		
Advertising	$ 177,609	$ 132,233.17
Auditing	18,347	8,063.18
Bad Debts or Reserve for Losses	2,209,714	1,433,643.81
Depreciation	91,027	109,709.69
Fidelity Bonds	928	350.00
Insurance	23,060	17,053.60
Legal Fees	86,518	49,057.70
Postage and Express	203,576	174,505.86
Printing and Supplies	87,726	119,715.13
Recording Fees	59,804	32,517.00
Rent, Light, Heat and Janitor	419,998	483,011.03
Salaries of Officers, Partners or Owner	150,061	136,973.60
Salaries of Employees	2,487,988	2,735,321.43
Taxes - Income Taxes	2,838,929	3,550,240.77
All Other Taxes and License Fees	124,713	110,692.40
Telephone and Telegraph	299,024	332,313.01
Travel	83,299	78,246.28
Other Expenses	$ 2,296,138	$ 3,211,453.94
TOTAL	$ 11,658,459	* $12,670,102.08
Net Earnings Before Interest Paid	$ 7,691,072	$ 9,890,793.36
Interest Paid on Borrowed Money	5,910,512	6,982,134.50
Net Earnings After Interest Paid	$ 1,780,560	$ 2,908,658.86

*Column represents only the installment loan portion of the licensees' total business.
Since it is not a complete balance sheet, the column may not balance.

CONSUMER FINANCE DIVISION
INSTALLMENT LOAN COMPANIES
HISTORICAL DATA

Calendar Year	*Number of Licensees*	*Number of Loans Outstanding*	*Loans Outstanding*	*Gross Interest*
1941	138	47,168	$ 7,200,608	$ 1,432,283
1942	96	36,023	4,330,999	1,160,421
1943	90	23,717	3,235,519	851,087
1944	92	21,978	3,653,342	979,606
1945	107	22,624	4,361,124	1,100,175
1946	118	33,730	7,535,482	1,567,577
1947	143	42,196	9,943,802	2,401,427
1948	142	48,997	11,736,953	2,978,030
1949	139	52,479	12,481,683	3,299,514
1950	138	59,485	14,554,442	3,800,851
1951	139	61,660	16,491,712	4,198,861
1952	140	68,086	19,551,315	4,623,073
1953	154	72,416	20,126,864	5,332,589
1954	163	80,140	23,008,199	5,863,527
1955	169	88,004	26,570,478	6,377,530
1956	172	94,432	30,123,141	7,266,121
1957	182	99,104	34,224,615	8,004,463
1958	188	98,727	36,991,054	8,558,077
1959	188	102,941	42,358,604	8,980,248
1960	183	106,809	43,728,200	9,708,770
1961	188	111,987	47,310,000	10,108,245
1962	193	111,327	52,014,104	10,640,224
1963	209	112,762	56,041,041	11,464,157
1964	205	107,607	55,479,638	11,836,724
1965	208	113,974	65,305,028	13,624,450
1966	215	111,607	68,881,177	14,012,219
1967	211	112,129	72,095,572	14,473,590
1968	215	112,602	78,647,743	14,748,772
1969	205	124,274	87,676,719	16,373,631
1970	210	115,828	81,200,314	17,287,378
1971	191	98,497	92,153,622	16,578,808
1972	191	99,433	101,344,449	18,385,650
1973	189	92,465	98,507,352	19,280,553
1974	186	92,606	97,839,962	19,746,821
1975	179	85,471	95,529,209	18,847,456
1976	174	77,687	98,343,848	18,561,966
1977	167	80,464	100,199,494	18,526,017
1978	152	80,971	99,413,476	18,878,307
1979	158	81,719	128,140,636	24,229,701
1980	140	73,975	119,177,339	23,110,181
1981	91	55,308	97,273,867	19,067,376
1982	92	38,414	72,991,668	16,585,066
1983	82	34,541	77,864,110	19,349,531
1984	82	37,946	102,012,584	99,284,955

Editor's Note: This report has been prepared from unaudited reports submitted by each installment loan licensee. The Department of Banking accepts no responsibility for the accuracy or completeness of this report.

COOPERATIVE CREDIT ASSOCIATIONS
COMPARATIVE STATEMENT

	June 30, 1983 25 Associations	*June 30, 1984 6 Associations*	*June 30, 1985 1 Association*
ASSETS:			
Cash and Due from Banks	$ 4,899,798.44	$ 813,420.00	$ 76,526.00
U.S. Bonds — Direct and Guaranteed	5,924,999.79	566,444.00	9,827.00
Obligations of Political Subdivisions	140,226.29	111,029.00	0.00
Other Bonds	1,781,450.94	766,124.00	0.00
Loans and Discounts	18,342,548.55	3,432,168.00	228,477.00
Fixed Assets	315,883.71	145,838.00	2,294.00
Other Assets	6,351,457.79	1,336,937.00	00.00
TOTAL ASSETS	$ 37,756,365.51	$ 7,171,955.00	$ 317,124.00
LIABILITIES:			
Demand Deposits	$ 11,321,438.67	$ 1,552,080.00	$ 136,592.00
Time and Savings Deposits	17,326,691.31	4,165,835.00	106,913.00
Deposits of Political Subdivisions	1,147,673.99	205,629.00	35,599.00
Deposits of U.S.	0.00	0.00	0.00
Other Deposits, including Officers Checks	5,905.36	0.00	0.00
TOTAL DEPOSITS	$ 29,801,709.33	$ 5,923,544.00	$ 279,104.00
Bills Payable	0.00	0.00	0.00
Other Liabilities	374,611.44	7,170.00	0.00
SUBTOTAL	$ 30,176,320.77	$ 5,930,714.00	$ 279,104.00
Guaranty Fund	1,767,110.24	214,915.00	12,271.00
Undivided Profits	1,608,563.14	582,969.00	(2,422.00)
Reserves	129,111.92	61,008.00	0.00
TOTAL GUARANTY FUND, UNDIVIDED PROFITS, & RESERVES	$ 3,504,785.30	$ 858,892.00	$ 9,849.00
Members' Share Accounts	4,075,259.44	382,350.00	28,171.00
TOTAL LIABILITIES	$ 37,756,365.51	$ 7,171,955.00	$ 317,124.00

CREDIT UNIONS

COMPARATIVE STATEMENT

Resources	*June 30, 1983 63 Credit Unions*	*June 30, 1984 69 Credit Unions*	*June 30, 1985 66 Credit Unions*
ASSETS:			
1. Real Estate Loans	$ 89,415,419.98	$ 11,306,818.87	$ 14,462,076.34
2. Loans to Members	N/A	102,006,534.96	115,254,892.29
3. Other Loans	N/A	4,312,836.47	391,247.88
4. Allowance for Loan Losses	($3,937.73)	(721.44)	0.00
5. Cash	2,359,669.09	3,288,810.08	4,084,948.58
6. U.S. Government Obligations	8,277,982.04	13,607,360.02	12,403,134.91
7. Federal Agency Securities	14,181,854.34	20,522,203.76	22,524,061.38
8. Common Trust Investments	4,253,660.54	1,663,598.05	891,972.52
9. Corporate Central Credit Unions	27,737,710.83	26,707,307.92	31,533,958.78
10. Commercial Banks	24,550,188.23	11,761,447.54	13,556,618.72
11. Savings & Loans and Mutual Savings Banks	N/A	24,592,638.75	35,410,392.49
12. Central Liquidity Facility	192,605.98	70,749.78	1,962,177.86
13. Credit Unions	132,442.16	159,584.52	410,142.29
14. Loans to Credit Unions	100,000.00	0.00	0.00
15. Other Investments	340,938.03	2,834,829.03	3,008,862.15
16. Allowance for Investment Losses	(17,000.00)	(128,986.96)	(93,481.00)
17. Land & Building	1,135,109.06	1,454,859.33	1,593,311.44
18. Other Fixed Assets	310,869.55	430,712.49	646,283.37
19. Other Assets	1,160,741.38	1,921,966.66	1,974,230.92
20. TOTAL ASSETS	$ 174,128,253.48	$ 226,512,549.83	$ 260,014,830.92

LIABILITIES & EQUITY:

21.	Promissory Notes	$ 460,381.73	$ 529,52.38	$ 694,366.04
22.	Other Notes and Interest Payable	62,082.85	1,820,302.17	211,119.30
23.	Accounts Payable	216,853.86	434,257.05	675,116.53
24.	Interest Payable on Deposits	N/A	80,995.38	253,807.43
25.	Dividends Payable on Shares	173,547.08	705,971.76	421,826.60
26.	Deposits	415,189.42	290,992.76	0.00
27.	Other Liabilities	N/A	113,790.97	263,058.80
28.	Share Certificates	N/A	20,862,104.12	26,280,541.76
29.	Share Drafts	N/A	5,923,630.44	27,381,577.76
30.	IRA/Keough & Retirement Accounts	N/A	15,819,045.75	24,398,721.81
31.	All Other Shares	N/A	163,515,097.62	181,265,921.91
32.	Non-Member Deposits	N/A	N/A	529,457.08
33.	Total Shares	159,584,275.49	206,119,877.93	239,856,220.32
34.	Regular Reserve	8,459,307.47	10,503,910.11	11,289,841.90
35.	Investment Valuation Reserve	66,250.00	68,053.50	3,553.00
36.	Other Reserves	1,926,676.55	2,525,918.18	2,865,607.93
37.	Undivided Earnings	2,763,689.03	3,318,967.64	3,480,312.57
38.	TOTAL LIABILITIES AND EQUITY	$ 174,128,253.48	$ 226,512,549.83	$ 260,014,830.92

N/A Accounts not segregated prior to 1984 report of condition.

CONSUMER FINANCE DIVISION
INSTALLMENT LOAN COMPANIES
BALANCE SHEET

	December 31, 1982		*December 31, 1983*		*December 31, 1984*	
	Accounts	*Amounts*	*Accounts*	*Amounts*	*Accounts*	*Amounts*
ASSETS						
Installment Loans	38,414	$ 72,991,668	34,541	$ 83,572,538	37,946	$ 99,284,955
Cash		210,882		245,758		383,562
Real Estate		241,069		124,416		141,028
Equipment		420,491		352,815		483,873
Deferred Charges		64,653		170,508		3,611
Unamortized Organization Expense		33,202		1,042		637
Unamortized Cost of Finance Expense		9,353		5,997		0
Other Assets		1,081,845		2,571,947		2,930,548
Total Assets		$ 75,053,163		$ 87,045,021		$103,228,214
LIABILITIES AND NET WORTH						
Liabilities		$ 66,846,749		$ 75,941,771		$ 88,858,712
Net Worth		8,206,414		1,103,242		14,287,899
Total Liabilities & Net Worth		$ 75,053,163		$ 87,045,021		* $103,146,611

*Column represents only the installment loan portion of the licensees' total business.
Since it is not a complete balance sheet, the column may not balance.

CONSUMER FINANCE DIVISION
INSTALLMENT LOAN COMPANIES
CLASSIFICATION OF LOANS MADE DURING THE YEAR

Size of Loans	*December 31, 1983* *No. of Loans*	*Amount*	*December 31, 1984* *No. of Loans*	*Amount*
Loans of $300 or less	553	$ 113,681	983	$ 220,611.71
Loans of $300 to $1,000	5,907	3,867,686	8,832	5,680,355.82
Loans of $1,000 to $2,000	8,719	12,378,506	10,556	15,015,509.40
Loans of $2,000 to $3,000	5,024	12,198,044	6,639	15,935,673.01
Loans of $3,000 to $4,000	2,629	8,967,125	3,446	11,551,136.63
Loans of $4,000 to $5,000	1,184	5,251,140	1,395	6,202,792.77
Loans of $5,000 to $6,000	476	2,598,809	604	3,274,674.10
Loans of $6,000 to $7,000	754	7,859,283	358	2,316,400.44
Loans in excess of $7,000	912	14,555,805	1,209	19,357,566.00
	26,158	$ 67,790,079	34,022	$79,554,719.88

Loans by Type of Security

Type of Security	*December 31, 1983* *No. of Loans*	*Amount*	*December 31, 1984* *No. of Loans*	*Amount*
Household Goods	12,238	$ 27,510,153	13,731	$28,370,956.86
Automobiles	3,258	10,071,390	3,354	9,628,705.16
Other Chattels	1,019	3,312,570	1,296	5,042,301.12
Unsecured	7,728	9,464,412	13,133	18,265,847.64
Co-maker Endorsed or Guaranteed	295	396,840	271	443,051.92
Wage Assignment	0	0	16	25,257.84
Real Estate	1,060	15,604,533	1,130	15,291,962.20
Other Consideration	560	1,430,181	1,091	2,486,637.14
	26,158	$ 67,790,079	34,022	$79,554,719.88

CONSUMER FINANCE DIVISION
INSTALLMENT LOAN COMPANIES

LITIGATION AGAINST BORROWERS

	December 1983		December 1984	
	Number of Accounts	*Amount Due*	*Number of Accounts*	*Amount Due*
Suits Instituted	477	$ 1,305,128	481	$ 1,609,572
Judgments Obtained	309	855,512	239	546,953
Suits Settled Before Judgment	96	263,377	52	379,151
Suits Pending at End of Year	104	215,109	176	442,848

POSSESSION OF CHATTELS

	When In Use		When Not In Use	
	Number of Accounts	*Loan Balance Due*	*Number of Accounts*	*Loan Balance Due*
December 1983				
Household Goods	0	$ 0	1	$ 1,251
Automobiles	7	59,693	3	7,732
Other Chattels	8	35,386	2	7,797
December 1984				
Household Goods	7	$ 8,104	6	$ 4,582
Automobiles	16	32,821	5	17,792
Other Chattels	7	29,659	8	20,298

SALES OF CHATTELS

	December 1983	*December 1984*
Number of Accounts	29	32
Amount of Original Loans	$ 105,073	$ 120,278
Loan Balance Due at Time of Sales	71,432	74,393
Interest Due at Time of Sales	1,354	2,382
Gross Proceeds of Sales	26,672	31,112
Expenses of Sales	1,338	2,186

INSURANCE PROCURED BY OR THROUGH LICENSEE

	December 1983		December 1984	
Type of Insurance	*Number of Accounts*	*Premium Charged*	*Number of Accounts*	*Premium Charged*
Tangible Personal Property	8,480	$ 396,902	8,174	$ 653,082
Health and Accident	19,512	1,254,496	21,938	1,497,643
Life	20,195	1,400,680	24,074	1,447,353
Other	1	405	714	3,617

BUREAU OF SECURITIES
FINANCIAL TRANSACTIONS AND
SURPLUS IN THE CASH FUND

Year	*Income*	*Securities Fund Expense*	*Funds Used by Financial Agencies Division*	*Contribution to General Fund*	*Surplus*
1939	6,193.23	4,410.21			12,061.01
1940	7,145.17	6,320.01			12,841.17
1941	5,046.38	5,485.91			12,801.64
1942	4,141.40	3,000.04			13,543.00
1943	4,961.20	3,506.54			14,997.66
1944	5,631.50	4,750.09			15,879.07
1945	8,927.50	6,803.17			18,003.40
1946	13,864.61	7,891.25			23,976.76
1947	10,811.70	8,816.33			25,972.13
1948	9,461.55	9,718.56			25,715.12
1949	10,577.70	9,908.43			26,384.39
1950	14,348.55	12,528.28			28,204.66
1951	15,969.75	10,430.60			33,743.81
1952	17,960.80	14,243.64			37,460.97
1953	15,796.46	15,468.18			37,789.25
1954	20,094.00	16,122.16			41,671.09
1955	56,120.70	18,246.53			79,635.26
1956	36,925.13	27,312.29			89,248.10
1957	37,457.85	34,147.62			92,558.33
1958	44,217.40	18,310.37			118,456.36
1959	59,159.54	21,040.73		87,910.53	68,673.64
1960	56,094.98	32,489.95			92,278.67
1961	93,293.18	26,639.88	20,177.49		138,754.48
1962	84,195.11	24,665.39	22,870.20		175,414.00
1963	65,892.13	17,144.36	36,914.11	107,503.23	79,744.43
1964	73,040.12	14,720.10	53,040.82		85,023.63
1965	99,916.54	10,535.11	46,749.84		127,655.22
1966	122,601.30	27,695.45			222,561.07
1967	127,622.30	30,743.98			319,439.39
1968	103,637.81	38,674.66			384,402.54*
1969	282,825.92	41,039.48			626,188.98
1970	238,716.33	49,523.83		576,188.98	239,192.50
1971	196,323.68	57,317.86			378,198.32
1972	238,200.66	54,591.44		335,820.32	225,987.22
1973	303,244.12	53,510.25			475,721.09
1974	222,981.67	66,216.35	35,000.00		597,486.41
1975	294,903.68	92,669.49			799,720.60
1976	263,399.67	93,960.11		650,000.00	319,160.09
1977	348,187.64	114,168.09			553,179.64
1978	388,138.00	129,703.00			811,616.37
1979	644,667.74	137,669.27		1,000,000.00	318,614.89
1980	1,382,922.90	217,895.99		1,000,000.00	483,641.80
1981	1,933,971.73	234,662.37		1,000,000.00	1,182,951.16
1982	2,731,443.50	241,846.20		2,500,000.00	1,172,548.46
1983	2,724,345.60	270,888.60		3,400,000.00	226,005.46
1984	2,329,448.38	346,302.61		2,000,000.00	209,151.23
1985	2,751,984.71	506,925.78			2,454,210.16

*Adjusted from a calendar year reporting to a fiscal year beginning with the year 1967/1968.

BUREAU OF SECURITIES

July 1, 1983 to June 30, 1985

ISSUERS

	1983/1984	*1984/1985*
Applications Filed	2,517	2,529
Applications Denied	(9)	(9)
Applications Withdrawn for Cause	(183)	(218)
Applications Issued	2,325	2,302

BROKER-DEALERS

	1983/1984	1984/1985
Registrations in force July 1, 1983/84	440	515
New Registrations	108	132
Total Orders Entered During the Year	548	647
Registrations Cancelled	(33)	(33)
REGISTRATIONS IN FORCE JUNE 30, 1984/85	515	614

BUREAU OF SECURITIES

ISSUERS

Schedule of Issuer's applications filed with the Bureau showing the number and amount of registration issued and the number of applications.

Year	*Number Registrations Issued*	*Amount of Registrations Issued*	*Registrations Denied or Withdrawn*
1939	30	$ 2,362,575	8
1940	41	2,883,400	4
1941	34	1,492,511	2
1942	32	1,260,800	1
1943	36	2,136,200	0
1944	35	2,646,000	0
1945	55	5,492,550	0
1946	80	9,459,847	4
1947	61	6,838,394	0
1948	67	5,485,750	1
1949	74	5,676,700	0
1950	86	8,850,404	0
1951	95	10,781,368	0
1952	102	11,271,391	0
1953	81	9,959,434	0
1954	117	12,688,352	1
1955	155	48,064,847	5
1956	152	26,417,011	9
1957	160	25,725,150	6
1958	168	32,838,450	6
1959	201	41,841,964	19
1960	239	38,676,160	52
1961	340	70,151,950	51
1962	253	60,093,300	8
1963	224	45,746,030	4
1964	270	51,546,333	0
1965	383	77,723,015	1
1966	349	100,690,421	0
1967	459	100,982,178	0
1968	692	192,940,066	1
1969	954	236,369,401	1
1970	722	178,185,790	4
1971	918	162,482,230	2
1972	1,007	256,222,450	28
1974	634	129,563,116	103
1975	682	170,268,855	31
1976	964	231,153,028	0
1977	734	173,514,576	14
1978	818	234,362,503	28
1979	847	437,864,783	41
1980	1,329	1,053,033,936	25
1981	1,575	1,536,501,075	67
1982	1,786	2,607,490,277	119
1983	2,299	2,451,475,402	147
1984	2,325	2,011,168,235	192
1985	2,302	2,172,465,659	222

NOTE: Adjusted from a Calendar Year Reporting to a Fiscal Year Beginning with the year 1973/1974.

Figure Includes Additional and Renewal Registrations Beginning with the year 1981.

BUREAU OF SECURITIES
BROKER-DEALERS AND AGENTS

Schedule showing registration of Broker-Dealers and Agents

Year	Broker-Dealers Number Registered	Number Denied	Cancelled For Cause	Agents Number Registered	Number Denied
1939	57	6	3	185	10
1940	65	0	1	165	0
1941	64	1	0	147	0
1942	54	0	0	112	0
1943	55	0	0	108	0
1944	59	0	0	104	0
1945	57	0	0	120	0
1946	61	0	0	168	0
1947	64	0	0	186	0
1948	67	0	0	196	0
1949	68	0	0	245	0
1950	75	0	0	262	0
1951	79	0	0	283	0
1952	83	0	0	297	0
1953	82	0	0	306	0
1954	89	0	0	345	0
1955	91	1	0	362	0
1956	94	2	0	427	0
1957	90	1	0	517	0
1958	94	4	2	563	0
1959	93	5	0	681	0
1960	94	2	0	769	0
1961	113	0	0	833	0
1962	120	0	1	720	21
1963	119	0	0	796	1
1964	122	0	0	977	1
1965	124	1	0	1,033	0
1966	138	0	0	1,106	0
1967	147	0	0	1,484	0
1968	177	0	0	1,418	0
1969	210	0	0	2,430	0
1970	237	0	0	1,964	0
1971	246	0	0	2,346	0
1972	264	0	0	2,614	1
1974	261	0	0	2,468	1
1975	238	0	0	1,661	0
1976	273	0	0	2,526	0
1977	272	0	0	2,534	0
1978	294	0	13	2,424	0
1979	309	0	25	2,801	0
1980	320	0	24	3,276	0
1981	333	0	8	3,685	0
1982	393	0	10	* 5,843	0
1983	440	0	20	4,369	3
1984	515	0	33	6,095	1
1985	614	5	28	9,357	37

NOTE: Adjusted from calendar year reporting to fiscal year beginning with the year 1973/1974.

*Figure may be distorted due to conversion to computer.

BUREAU OF SECURITIES

BROKER-DEALERS

NEW 1983-1984 REGISTRATION

Name of Broker-Dealer	*Location*
AID Securities Corp.	Des Moines, IA
Alex. Brown & Sons	Baltimore, MD
American Diversified Equity Corp.	Costa Mesa, CA
American General Securities	Houston, TX
Arthur G. Palmer & Assoc., Inc.	Arizona
BLN Investment Corporation	Lincoln, NE
Baird, Robert W. & Co. Inc.	Milwaukee, WI
Balcor Securities, Inc.	Skokie, IL
Bevill, Bresler & Schulman, Inc.	Livingston, NJ
Bogert Funds Inc.	Oklahoma City, OK
Bond Portfolio for Endowments, Inc.	San Francisco, CA
Bradley & Assoc.	Englewood, CO
Brenner Steed, Inc.	Memphis, TN
Brittenum & Associates, Inc.	Little Rock, AK
Broadcort Capital Corp.	New York, NY
Bull & Bear Municipal Securities, Inc.	New York, NY
Capital Alliance Investments, Inc.	San Francisco, CA
Century 21 Securities Corp.	Irvine, CA
Charter Fund, Inc.	Dallas, TX
Churchill Investment Corp.	Palo Alto, CA
Columbia Daily Income Company	Portland, OR
Continental Broker - Dealer Corp.	Garden City, NY
Cowen Securities, Inc.	New York, NY
Cutler, Hunsaker, Inc.	Salt Lake City, UT
Delaware Distributors, Inc.	Philadelphia, PA
Desco Investments, Inc.	Palm Beach, FL
Dillon Securities, Inc.	Spokane, WA
Domestic Arbitrage Group	Jersey City, NJ
Eastern Capital Securities, Inc.	Boston, MA
Equity Fund for Bank Trust Department	Boston, MA
F.P.I. Securities, Inc.	Orem, UT
Financial Clearing & Services Corp.	New York, NY
Financial Network Investment Corp.	Torrance, CA
First National Brokerage Services, Inc.	Omaha, NE
First Trust Tax - Free Fund	Chicago, IL
Gacek, Frederick Anthony	Omaha, NE
GHI Programs, Inc.	Billings, MT
Gilbert Marshall, & Co.	Greeley, CO
Gill & Assoc's	Greeley, CO
Goldman, Sacks Money Markets, Inc.	New York, NT
Graham Securities Corp.	Metairie, IA
Guardian Securities Inc.	Englewood, OH
Hall Securities Corp.	Dallas, TX
Hanover Square Securities Group, Inc.	New York, NY
Hegg Investments	Sioux Falls, SD
Hertz Investments, Ltd.	Nevada, IA
Herzfeld & Stearn, Inc.	New York, NY
Hoyt Securities, Inc.	Mission, KS
Investment Planning Corp.	Atlanta, GA
J. David Securities, Inc.	La Jolla, CA
J.W. Gant & Assoc. Inc.	Englewood, CO
Keystone Provident Financial Services	Boston, MA

(*Continued*)

Name of Broker-Dealer	*Location*
Krupp Securities Corp.	Boston, MA
Lepercq, de Neuflize Securities, Inc.	New York, NY
MacArthur & Company	New York, NY
Manas Research, Inc.	Chicago, IL
Master Securities, Inc.	Fresh Meadows, NY
Metlife Securities, Inc.	New York, NY
Money Shares, Inc.	New York, NY
Morgan, Keegan & Company, Inc.	Memphis, TN
Mountain States Venure Capital Corp.	Salt Lake City, UT
Municipal Working Capital Trusts	Boston, MA
Mutual Service Corporation	Detroit, MI
NRM Corporation	Dallas, TX
NTS Securities, Inc.	Louisville, KY
National Financial Services Corp.	Boston, MA
National Partnership Equities, Inc.	Los Angeles, CA
Net After Tax, Inc.	St. Louis, MO
New South Securities	Amarillo, TX
New York Life Variable Contracts Corp.	New York, NY
Newport Securities Corp	Costa Mesa, CA
Norris & Hirshberg, Inc.	Atlanta, GA
North Hills Investors, Inc.	Great Neck, NY
Northwest Capital Investment Corp.	Minneapolis, MN
PEIC Securities Corp.	Woodland Hills, CA
PML Securities Company	Philadelphia, PA
Private Enterprises Securities, Inc.	Wichita, KS
R. B. Marich, Inc.	Denver, CO
Resource Equities Corp.	Atlanta, GA
Rooney, Pace Inc.	New York, NY
Rothschild Royalty International, Inc.	Los Angeles, CA
Scherk, Stein & Franc Inc.	St. Louis, MO
Security Pacific Brokers, Inc.	Pasadena, CA
Sentra Securities Corp.	San Diego, CA
Sheldon & Co., Inc.	New York, NY
Soco Securities Company Inc.	San Francisco, CA
Somerset Services Corp.	Grand Rapids, MI
Spear Securities, Inc.	New York, NY
SteinRoe Discovery Fund, Inc.	Chicago, IL
SteinRoe High Yield Municipals, Inc.	Chicago, IL
Storage Equities	Pasadena, CA
Stratton Growth Fund	Bule Bell, PA
Stuart James Company	Denver, CO
Stuctured Shelters Securities, Inc.	Cincinnati, OH
Summit Capital Corporation	Southern Pines, SC
Sunset Securities, Inc.	Dallas, TX
Sussex Securities, Inc.	New York, NY
Lepercq, de Neuflize & Co.	New York, NY
Thrift Discount Brokerage	Des Moines, IA
Torchmark Brokerage Services Inc.	Boston, MA
Trans - Nebraska Investments Co.	York, NE
United Services Fund	San Antonio, TX
Walker Securities Corporation	Houston, TX
Westlake Securities, Inc.	Agoura Hills, CA
Wilkes & Co., Inc.	Warwick, RI
Wiston Equity Corporation	Overland, KS

BUREAU OF SECURITIES

BROKER-DEALERS

NEW 1984-1985 REGISTRATION

Name of Broker-Dealer	*Location*
44 Securities Corp.	New York, NY
Alamco Securities, Inc.	Houston, TX
American Board of Trade-New Hampshire, Inc.	Concord, NH
Aplan Securities, Inc.	Pittsford, NY
Associated Planners Securities Corp.	Los Angeles, CA
BHC Securities, Inc.	Philadelphia, PA
Bankers Systems Brokerage Services, Inc.	St. Cloud, MN
Benham National Tax-Free Trust	Palo Alto, CA
Benham Target Maturities Trust	Palo Alto, CA
Bierbaum - Martin Securities, Inc.	New York, NY
Blair, D.H. & Co., Inc.	New York, NY
Brookehill Equities, Inc.	New York, NY
Brooks, J. Securities, Inc.	New York, NY
Brown & Company Securities Corp.	Boston, MA
Bull & Bear Securities, Inc.	New York, NY
Burns, Pauli & Company, Inc.	St. Louis, MO
CCA Securities, Inc.	Boston, MA
CLI Securities Corp.	Hackensack, NJ
CUNA Brokerage Services, Inc.	Madison, WI
Cable House & Ragen	Seattle, WA
Calvert Cash Reserves	Washington, D.C.
Calvert Social Investment Fund	Washington, D.C.
Calvin Bullock, Ltd.	New York, NY
Capital Analysts, Inc.	Radnor, PA
Capital Concepts Investment Corp.	San Francisco, CA
Century Shares Trust	Boston, MA
Cidco Investment Services, Inc.	Cleveland, OH
Clark Financial Securities Corp.	Salt Lake City, UT
Coder Bossen Corporation	Des Moines, IA
Consolidated Capital Securities, Inc.	Emeryville, CA
Consolidated Investment Services, Inc.	Littleton, CO
Counsellors Securities, Inc.	New York, NY
Daseke & Co., Inc.	Westport, CT
Davidson, D.A. & Co.	Great Falls, MT
Davis, M. J. Investment Company	Miami, FL
Dominick Investor Services Corp.	New York, NY
ESI Securities, Inc.	Falls Church, VA
Elafund, Inc.	New York, NY
Equitec Securities Company	Oakland, CA
Erie Capital Investment Corp.	Toledo, OH
Fairfield Securities, Inc.	Little Rock, AK
Firm One Securities, Inc.	Wichita, KS
First Eastern Securities Corporation	Denver, CO
First Mid Continent Securities, Inc.	Billings, MT
First Nebraska Investors	Lincoln, NE
First Trust Money Market Fund	Chicago, IL
Fitzgerald, Talman, Inc.	Englewood, CO
Focus Securities, Inc.	Ledgewood, NJ
Freehling & Co.	Chicago, IL
Furman Selz Mager Dietz & Birney, Inc.	New York, NY
GEICO Investment Services Company	Washington, D.C.
Gersham, Norman H. Associates, Inc.	New York, NY
Gevest Corp.	Stamford, CT

(*Continued*)

Name of Broker-Dealer	*Location*
Golden Buckeye Securities Corp.	Denver, CO
Granada Financial Services, Inc.	Houston, TX
Graystone Nash, Inc.	Denver, CO
Hamilton, Bohner & Van Vleck, Inc.	Englewood, CO
Huberman, Margaretten & Strauss, Inc.	North Miami, FL
Hyer, Bikson & Bean, Inc.	Prairie Village, KS
IDS Securities Corp.	Minneapolis, MN
ILD Securities, Inc.	Minneapolis, MN
Individual Securities, Ltd.	Melville, NY
Jacques-Miller Investment Co.	Nashville, TN
K & D Securities, Inc.	Seattle, WA
Kaiser-Crebb Securities Corporation	Oakland, CA
Kesler, Mascaro, Gooch & Kunz, Inc.	Midvale, UT
LIK Securities, Inc.	Englewood, CO
Learned & Company, Inc.	Denver, CO
Leshner, Robert H. & Co., Inc.	Cincinnati, OH
Linsco Corp.	Boston, MA
Loeb Partners Corp.	New York, NY
MFS Brokerage Services, Inc.	Sioux Falls, SD
MIMLIC Sales Corp.	St. Paul, MN
March Securities Corp.	Boston, MA
Mattco Securities Corp.	Los Angeles, CA
McDonald & Company Securities, Inc.	Cleveland, OH
Meredith Securities Corp.	New York, NY
Mor America Financial Services	Cedar Rapids, IA
Morgan Grenfell, Inc.	New York, NY
Morgan Schiff & Co.	New York, NY
Morgan, Olmstead, Kennedy & Gardner, Inc.	Los Angeles, CA
Multi-Financial Securities Corp.	Denver, CO
National Securities Corp.	Seattle, WA
National Securities Network, Inc.	Boulder, CO
North American Investment Corp.	E. Hartford, CT
North Star Apollo Fund, Inc.	Minneapolis, MN
Norwest Brokerage Services, Inc.	Minneapolis, MN
Norwest Investment Services	Minneapolis, MN
Oxford Securities Corp.	Bethesda, MD
PBS Securities, Inc.	Oak Brook, IL
PPS Securities Corporation	New York, NY
PSI Securities Corporation	Pasadena, CA
Pacific Brokerage Services	Los Angeles, CA
Parker, Alexander & Co., Inc.	New York, NY
Pioneer Western Distributors, Inc.	Clearwater, FL
Polaris Securities Corp.	San Francisco, CA
Power, J.B. Securities, Ltd.	Denver, CO
Printon, Kane & Co., Inc.	Short Hills, NJ
Professional Concepts & Planning, Inc.	Rockville Centre, NY
Professional Planning Corp.	Rochester, NY
Quest Distributors, Inc.	New York, NY
Quick & Reilly, Inc.	New York, NY
RBH Equities, Inc.	New York, NY
Related Equities Corporation	New York, NY
Roney & Co.	Detroit, MI
Sandage Securities, Inc.	Ames, IA
Security Capital Equities Corp.	New York, NY
Skyline Securities, Inc.	Denver, CO
Source Securities, Inc.	Irving, TX
Southwest Securities, Inc.	Dallas, TX
Strong Investment Fund, Inc.	Milwaukee, WI
Strong Total Return Fund, Inc.	Milwaukee, WI
Strong/Corneliuson Capital Management, Inc.	Milwaukee, WI

(*Continued*)

Name of Broker-Dealer	*Location*
Sunstrand Securities Corp., Inc.	Houston, TX
Talley, Michael C. & Company, Inc.	Spokane, WA
Tenneco Asset Planning Co.	Houston, TX
The Calvert Fund	Bethesda, MD
The Commonwealth Group, Inc.	Rockville, MD
Tri-Securities, Inc.	Englewood, CO
Underwood, Neuhaus & Co., Inc.	Houston, TX
Unit Securities, Inc.	Tulsa, OK
Universal Brokerage, Inc.	Dallas, TX
VMS Securities, Inc.	Chicago, IL
VSR Financial Services, Inc.	Leawood, KS
VenWest Securities, Inc.	Tucson, AZ
Viner, Edward A. & Company, Inc.	New York, NY
Wedbush, Noble, Cooke, Inc.	Los Angeles, CA
Weiss Peck & Greer	New York, NY
Westendarp, McCrory & Co.	Houston, TX
Westonka Investments, Inc.	Excelsior, MN
Williams, Wild & Larson Securities, Inc.	Omaha, NE
Working Assets Money Fund	San Francisco, CA

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REPORT OF THE

DEPARTMENT OF BANKING AND FINANCE

STATE OF NEBRASKA

July 1, 1985 to June 30, 1988

KAY A. ORR
Governor

CYNTHIA H. MILLIGAN
Director of Banking and Finance

REPORT OF THE

DEPARTMENT OF BANKING AND FINANCE

STATE OF NEBRASKA

July 1, 1985 to June 30, 1988

KAY A. ORR
Governor

CYNTHIA H. MILLIGAN
Director of Banking and Finance

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DEPARTMENT OF BANKING AND FINANCE
State of Nebraska

DIRECTOR
Cynthia H. Milligan

STATE BANKS
INDUSTRIAL LOAN AND INVESTMENT COMPANIES
COOPERATIVE CREDIT ASSOCIATIONS
BUILDING AND LOAN ASSOCIATIONS
CONSUMER FINANCE DIVISION
CHECK SALES DIVISION
TRUST COMPANIES
CREDIT UNIONS

DEPUTY DIRECTOR/FINANCIAL INSTITUTIONS
Ray A. Pont

REVIEW EXAMINERS
John E. Bussen — Kent W. Plummer — Mark A. Hesser

ASSISTANT DIRECTOR
Glenn W. Callaway

ADMINISTRATIVE ASSISTANT II
Catherine A. Chase

BUDGET OFFICER
Eric B. Asboe II

ADMINISTRATIVE ASSISTANT I
Janice A. Borchert

OFFICE ASSISTANTS
Roberta J. Irons, Staff Assistant II
Lori Pritschau, Accounting Clerk II
Pamela S. Burnham, Office Clerk III
Cathy L. Fick, Typist II
Lou Meisinger, Secretary II
Lois Villwok, Office Clerk II

EXAMINERS

Omaha Territory:
*James L. Korcek
Larry Y. Moore
Jeffrey A. Russell
Todd E. Roth
Paul E. Carpenter
Randy W. Lock

Norfolk Territory:
Timothy G. Anderson
Patricia A. Nowak
Timothy W. Mannlein
Richard J. Moser

Kearney Territory:
*Tony Kriz II
Kelly J. Lammers
William A. Bergh
Micheal L. Rafferty
Michael T. Miller
Kenneth B. Spellmeyer
James P. McTygue

Lincoln Territory:
*Joel D. Fanders
Mike Cornelius
Gregory G. Freese
David L. Warren
Mark A. Huss
Jerome M. Schaefer

York Territory:
*Duane E. Norden
Steven K. Spady
Richard W. Hankel
Neil T. Butler
Douglas J. Beck
Steven D. Schepers

Ogallala Territory:
*Kenneth R. Brestel
Perry T. Neill
Paul M. Gustafson
John C. Braisted
Robert J. Mayo

Credit Unions/Savings and Loans:
*Joy L. Kokes
Charles S. Cejka
Sheila J. Blessing

Installment Loan Companies:
*Lisle E. Grafft

*District Examiner in Charge of Territory

GENERAL COUNSEL
Patricia A. Herstein

AGENCY LEGAL COUNSEL
Janet L. Keiser

LEGAL AIDE II
Gene Garner
Gregory M. Quinlan

COMPUTER DIVISION

EDP EXAMINER
Louis P. Solnosky

APPLICATIONS ANALYST III
Mark R. MacNabb

APPLICATIONS ANALYST II
Delmont L. Ahlman

OFFICE ASSISTANTS
Jean Simpson, Staff Assistant I
Karen K. Matejka, Data Terminal Systems Operator

BUREAU OF SECURITIES

ASSISTANT DIRECTOR
Jack E. Herstein

LEGAL COUNSEL
Ann D. Diers

SECURITIES EXAMINER III
Thomas A. Sindelar

SECURITIES EXAMINER I
Kathryn A. Sudyka

SECURITIES INVESTIGATOR
Michael W. McDannel

OFFICE ASSISTANTS
Karen D. Mayo, Staff Assistant I
Betty Fogerty, Office Clerk III
Terri L. Stutzman, Staff Assistant I
Debbie L. Halada, Staff Assistant I

SECRETARIES, COMMISSIONERS, SUPERINTENDENTS DIRECTORS AND DEPUTIES

1892 to 1895	Richard H. Townley, Secretary, State Banking Board
1895 to 1901	P.L. Hall, Secretary, State Banking Board
1901 to 1917	Edward Royse, Secretary, State Banking Board
1917 to 1919	J.J. Tooley, Secretary, State Banking Board
1919 to 1925	J.E. Hart, Secretary, State Banking Board
1925 to 1927	Kirk Griggs, Secretary, State Banking Board
1927 to 1931	Clarence G. Bliss, Secretary, State Banking Board
1929 to 1931	George W. Woods, Bank Commissioner
1931 to 1933	E.H. Luikart, Secretary, State Banking Board
1933 to 1935	George W. Woods, Deputy Superintendent
1935 to 1939	B.N. Saunders, Superintendent of Banking
1939 to 1943	Wade R. Martin, Director of Banking
1939 to 1947	J.F. McLain, Deputy Superintendent
1943 to 1947	J. Fred Peters, Director of Banking
1947 to 1959	J.F. McLain, Director of Banking
1947 to 1967	C.R. Haines, Deputy Director
1959 to 1961	Edwin N. Van Horne, Director of Banking
1961 to 1964	Ralph E. Misko, Director of Banking
1964 to 1966	Henry E. Ley, Director of Banking
1966 to 1967	Byron Dunn, Director of Banking
1967 to 1969	C.R. Haines, Director of Banking
1967 to 1985	Charles W. Mitchell, Deputy Director
1969 to 1970	Edwin A. Langley, Director of Banking
1971 to 1975	Henry E. Ley, Director of Banking
1975 to 1978	William H. Riley, Director of Banking & Finance
1979 to 1983	Paul J. Amen, Director of Banking & Finance
1983 to 1984	John P. Miller, Director of Banking & Finance
1984 to 1985	Roger M. Beverage, Director of Banking & Finance
1985 to 1985	Roger W. Hirsch, Acting Director of Banking & Finance
1985 to 1987	James C. Barbee, Director of Banking & Finance
1987 to	Cynthia H. Milligan, Director of Banking & Finance

LEGAL HOLIDAYS

January 1	New Year's Day
January	Martin Luther King Jr.'s Birthday, Third Monday
February	President's Day, Third Monday
April 22	Arbor Day
May	Memorial Day, Last Monday in May
July 4	Independence Day
September	Labor Day, First Monday
October	Columbus Day, Second Monday
November 11	Veterans Day (May be observed on federally recognized holiday)
November	Thanksgiving Day, Fourth Thursday & Friday
December 25	Christmas Day

If any such dates fall on Sunday, the following Monday shall be a holiday.
If any such dates fall on Saturday, the preceding Friday shall be a holiday.

STATEMENT OF RECEIPTS AND DISBURSEMENTS
July 1, 1985 to June 30, 1988

	FY 1985-86	FY 1986-87	FY 1987-88
CASH BALANCES AND INVESTMENTS:			
Fund 2191-Financial Institutions	$ 570,334.77	$ 1,545,086.12	$ 2,037,931.23
Fund 2192-Securities	2,454,210.16	5,644,576.81	8,561,683.42
Fund 2193-Small Loan Companies	39,113.95	29,994.63	27,909.50
TOTAL	$ 3,063,658.88	$ 7,219,657.56	$10,627,524.15
RECEIPTS:			
Fund 2191-Financial Institutions	$ 2,676,083.39	$ 2,409,170.02	$ 2,681,336.66
Fund 2192-Securities	4,583,857.83	6,398,986.42	6,013,741.07
Fund 2192-Transferred to General Fund	(1,000,000.00)	(3,000,000.00)	(6,000,000.00)
Fund 2193-Small Loan Companies	47,627.07	57,987.14	60,551.75
TOTAL	$ 6,307,568.29	$ 5,866,143.58	$ 2,755,629.48
TOTAL CASH FUND AND RECEIPTS	$ 9,371,227.17	$ 13,085,801.14	$ 13,383,153.63
DISBURSEMENTS:			
Salaries and Benefits	$ 1,720,057.68	$ 1,970,038.95	$ 2,233,846.02
Operating Expenses	330,574.20	373,308.39	393,841.94
Capital Expenditures (Equipment)	100,937.73	114,929.65	140,461.80
TOTAL	$ 2,151,569.61	$ 2,458,276.99	$ 2,768,149.76
CASH BALANCES:			
Fund 2191-Financial Institutions	$ 1,545,086.12	$ 2,037,931.23	$ 2,539,849.04
Fund 2192-Securities	5,644,576.81	8,561,683.42	8,036,360.22
Fund 2193-Small Loan Companies	29,994.63	27,909.50	38,794.61
TOTAL	$ 7,219,657.56	$ 10,627,524.15	$ 10,615,003.87
TOTAL CASH FUND AND DISBURSEMENTS	$ 9,371,227.17	$ 13,085,801.14	$ 13,383,153.63

CHANGES IN NUMBER OF INSTITUTIONS
July 1, 1985, to June 30, 1988

COMMERCIAL BANKS:

Banks in Operation June 30, 1985	332
Banks in Operation June 30, 1986	316
Banks in Operation June 30, 1987	311
Banks in Operation June 30, 1988	299

INDUSTRIAL LOAN AND INVESTMENT COMPANIES:

Industrial Loan and Investment Companies in Operation June 30, 1985	14
Industrial Loan and Investment Companies in Receivership June 30, 1985	1
Industrial Loan and Investment Companies in Operation June 30, 1986	12
Industrial Loan and Investment Companies in Receivership June 30, 1986	1
Industrial Loan and Investment Companies in Operation June 30, 1987	10
Industrial Loan and Investment Companies in Receivership June 30, 1987	1
Industrial Loan and Investment Companies in Operation June 30, 1988	6
Industrial Loan and Investment Companies in Receivership June 30, 1988	1

COOPERATIVE CREDIT ASSOCIATIONS:

Cooperative Credit Associations in Operation June 30, 1985	1
Cooperative Credit Associations in Operation June 30, 1986	0
Cooperative Credit Associations in Operation June 30, 1987	0
Cooperative Credit Associations in Operation June 30, 1988	0

SAVINGS AND LOAN ASSOCIATIONS:

Savings and Loan Associations in Operation June 30, 1985	6
Savings and Loan Associations in Operation June 30, 1986	6
Savings and Loan Associations in Operation June 30, 1987	5
Savings and Loan Associations in Operation June 30, 1988	6

CREDIT UNIONS:

Credit Unions in Operation June 30, 1985	66
Credit Unions in Operation June 30, 1986	62
Credit Unions in Operation June 30, 1987	55
Credit Unions in Operation June 30, 1988	51

TRUST COMPANIES:

Trust Companies in Operation June 30, 1985	6
Trust Companies in Operation June 30, 1986	4
Trust Companies in Operation June 30, 1987	4
Trust Companies in Operation June 30, 1988	5

INSTITUTIONS—NUMBER AND RESOURCES

The following schedule reflects the number of institutions under the supervision of the Department, their total resources, and the gain (loss) since the report of June 30, 1985.

INSTITUTIONS	NUMBER 6/30 1985	NUMBER 6/30 1986	ASSETS 6/30 1985	ASSETS 6/30 1986	GAIN (LOSS)
COMMERCIAL BANKS	332	316	$6,519,664,000	$6,553,386,000	$ 33,722,000
SAVINGS AND LOAN ASSOCIATIONS	6	6	239,682,063	263,908,723	24,226,660
COOPERATIVE CREDIT ASSOCIATIONS	1	0	317,124	-0-	(317,124)
CREDIT UNIONS	66	62	260,014,831	331,775,957	71,761,126
INDUSTRIALS	14	12	189,099,082	185,478,453	(3,620,629)
TRUST COMPANIES	6	4	2,033,416,936	48,608,129	(1,984,808,807)
LICENSED LENDERS	82(1)	82(2)	103,228,215(1)	Not available(2)	
BUREAU OF SECURITIES	2,302(3)	3,086(3)	2,172,465,659(4)	4,111,096,897(4)	1,938,631,238

(1)December 31, 1984 (2)December 31, 1985 (3)Issuers (4)Amount authorized for sale in Nebraska

INSTITUTIONS	NUMBER 6/30 1986	NUMBER 6/30 1987	ASSETS 6/30 1986	ASSETS 6/30 1987	GAIN (LOSS)
COMMERCIAL BANKS	316	311	$6,553,386,000	$6,689,535,000	$ 136,149,000
SAVINGS AND LOAN ASSOCIATIONS	6	5	263,908,723	247,304,244	(16,604,479)
COOPERATIVE CREDIT ASSOCIATIONS	0	0	-0-	-0-	-0-
CREDIT UNIONS	62	55	331,775,957	335,888,662	4,112,705
INDUSTRIALS	12	10	185,478,453	173,780,769	(11,697,684)
TRUST COMPANIES	4	4	48,608,129	48,279,859	(328,270)
LICENSED LENDERS	82(1)	75(2)	Not available(1)	92,891,911(2)	
BUREAU OF SECURITIES	3,086(3)	3,424(3)	4,111,096,897(4)	6,100,822,335(4)	1,989,725,438

(1)December 31, 1985 (2)December 31, 1986 (3)Issuers (4)Amount authorized for sale in Nebraska

INSTITUTIONS—NUMBER AND RESOURCES

The following schedule reflects the number of institutions under the supervision of the Department, their total resources, and the gain (loss) since the report of June 30, 1987.

INSTITUTIONS	*NUMBER* 6/30 1987	6/30 1988	*ASSETS* 6/30 1987	*ASSETS* 6/30 1988	*GAIN (LOSS)*
COMMERCIAL BANKS	311	299	$6,689,535,000	$6,941,344,000	$ 251,809,000
SAVINGS AND LOAN ASSOCIATIONS	5	6	247,304,244	271,830,113	24,525,870
COOPERATIVE CREDIT ASSOCIATIONS	0	0	-0-	-0-	-0-
CREDIT UNIONS	55	51	335,888,662	346,125,942	10,237,281
INDUSTRIALS	10	7	173,780,769	147,561,000	(26,219,768)
TRUST COMPANIES	4	4	48,279,859	51,076,658	(2,796,800)
LICENSED LENDERS	75(1)	73(2)	92,891,911(1)	106,954,965(2)	14,063,054
BUREAU OF SECURITIES	3,424(3)	3,018(3)	6,100,822,335(4)	4,820,573,174(4)	(1,280,249,161)

(1)December 31, 1986 (2)December 31, 1987 (3)Issuers (4)Amount authorized for sale in Nebraska

APPLICATION ACTIVITY
July 1, 1985 to June 30, 1988

BANK CHARTERS APPROVED

Name of Proposed Bank	*Location*	*Date of Approval*
Deposit Guaranty Corp.	Omaha	07/19/85
First United Bank	Neligh	12/03/87
Gering State Bank	Gering	06/28/88

BANK MERGERS APPROVED
(Surviving Bank Listed First)

Names of Banks Merged	*Date of Approval*
Hastings State Bank/Fairfield State Bank	07/09/85
Havelock Bank/City Bank & Trust Co., Lincoln	10/31/85
Adams Bank, Ogallala/Bank of Brule/Chase County Bank & Trust Co., Imperial/Security State Bank, Madrid/ First Security Bank, Sutherland	12/09/85
State Bank of Elk Creek/Johnson County Bank	02/07/86
Bank of Brady/Maxwell Cooperative Credit Association	03/07/86
York State Bank & Trust Co./Gresham State Bank	04/18/86
Hastings State Bank/Roseland State Bank	06/06/86
York State Bank & Trust Co./Fillmore County Bank	07/17/86
Sherman County Bank, Loup City/Farwell Credit Union	08/05/86
Gateway Bank & Trust Co./Citizens State Bank, Lincoln/ Lincoln Bank East	09/09/86
Sherman County Bank, Loup City/Cotesfield Credit Union	09/16/86
First State Bank of Scottsbluff/Bank of Gering	10/28/86
Bank of Norfolk/First Savings Company, Norfolk	10/29/86
Sherman County Bank, Loup City/Dannebrog Credit Union	12/11/86
Union Bank & Trust, Lincoln/Security State Bank, Oxford	10/02/87
Farmers State Bank & Trust/First Savings Company, Lexington	10/05/87
Schuyler State Bank & Trust/State Savings Company	10/21/87
First Nebraska Bank, Valley/First Nebraska Bank, Decatur	11/20/87
First Nebraska Bank, Brainard/First Nebraska Bank, N.A., Columbus/First Nebraska Bank, N.A., Stanton/First Nebraska Bank, N.A., Emerson	
Security National Bank, Superior/State Bank of Jansen	12/03/87
Farmers & Merchants, Bloomfield/Crofton State Bank/ Center State Bank	12/05/87
First United Bank of Neligh/First State Bank, Oakdale	12/22/87
First National Bank of Sidney/Peoples State Bank, Wolbach	01/02/88
First National Bank of Omaha/First Security Bank & Tr, Beatrice	05/31/88

BANK AUXILIARY OFFICES APPROVED

Name of Bank	*Location*	*Date of Approval*
Hastings State Bank	Fairfield	07/09/85
Union Bank & Trust Company	Rising City	08/02/85
Havelock Bank	Lincoln	10/31/85
First Westside Bank	Omaha	11/15/85
Nebraska State Bank	Omaha	11/15/85
Adams Bank & Trust	Brule	12/09/85
	Imperial	12/09/85
	Madrid	12/09/85
	Sutherland	12/09/85
Farmers State Bank-Douglas	Panama	12/19/85
State Bank of Elk Creek	Tecumseh	02/07/86
Bank of Brady	Maxwell	03/07/86
Douglas County Bank & Trust Company	Omaha	05/23/86
York State Bank	Gresham	04/18/86
Hastings State Bank	Roseland	06/06/86
York State Bank & Trust	Geneva	07/17/86
Sherman County Bank-Loup City	Farwell	08/05/86
Gateway Bank & Trust-Lincoln	Lincoln	09/09/86
Sherman County Bank-Loup City	Cotesfield	09/09/86
First State Bank-Scottsbluff	Gering	10/28/86
Bank of Norfolk	Norfolk	10/29/86
Sherman County Bank-Loup City	Dannebrog	12/11/86
Cornhusker Bank	Lincoln	06/02/87
Union Bank & Trust-Lincoln	Oxford	10/02/87
Farmers & Merchants-Bloomfield	Crofton	12/08/87
Farmers & Merchants-Bloomfield	Center	12/08/87
First United Bank-Neligh	Oakdale	12/22/87

COMMERCIAL BANK MEMBERS OF FEDERAL RESERVE SYSTEM

Name of Bank	*Location*
Citizens Bank	Bancroft
Deuel County State Bank	Chappell
Bank of Hartington	Hartington
McDonald State Bank	North Platte
Farmers State Bank	Superior
Bank of Valley	Valley
Wahoo State Bank	Wahoo

BANK CLOSINGS

Name of Bank	*Location*	*Date Closed*
Farmers State Bank	Rising City	08/02/85
Elba State Bank	Elba	09/18/85
Security State Bank	Broken Bow	12/05/85
The Bank of Panama	Panama	12/19/85
Farmers and Merchants Bank	Comstock	12/19/85
Farmers Bank	Sargent	12/19/85
Johnson County Bank	Tecumseh	02/07/86
Roseland State Bank	Roseland	05/28/86
Fillmore County Bank	Geneva	07/17/86
Bank of Gering	Gering	10/23/86
Security State Bank	Oxford	10/01/87
American Security Bank	North Platte	10/30/87
Crofton State Bank	Crofton	12/03/87
Center State Bank	Center	12/03/87
First State Bank	Oakdale	12/03/87
State Bank of Jansen	Jansen	12/03/87
Frenchman Valley Bank	Palisade	03/10/88

COMMERCIAL BANKS
COMPARATIVE STATEMENT

	June 30, 1985 332 Banks	*June 30, 1986 316 Banks*
ASSETS:		
Cash and Balances Due Banks	$ 356,633,000	$ 429,343,000
Securities	2,004,156,000	2,266,880,000
Federal Funds Sold and Securities Purchased Under Agreements to Resell	265,102,000	363,548,000
Loans and Lease Financing Receivables	3,573,071,000	3,181,065,000
Premises and Fixed Assets	92,332,000	90,173,000
Other Real Estate	38,231,000	52,470,000
Other Assets	190,139,000	169,907,000
TOTAL ASSETS	$ 6,519,664,000	$ 6,553,386,000
LIABILITIES:		
Deposits:		
(1) Noninterest-Bearing	$ 802,547,000	$ 818,474,000
(2) Interest-Bearing	4,965,370,000	5,018,102,000
TOTAL DEPOSITS	$ 5,767,917,000	5,836,576,000
Federal Funds Purchased and Securities Sold Under Agreements to Repurchase	34,381,000	33,413,000
Mortgages or Liens Payable	3,905,000	10,344,000
Other Liabilities	105,675,000	81,795,000
Subordinated Notes and Debentures	5,417,000	3,628,000
TOTAL LIABILITIES	$ 5,917,295,000	$ 5,965,756,000
EQUITY CAPITAL:		
Capital Stock	$ 126,370,000	$ 123,735,000
Surplus	207,637,000	207,111,000
Undivided Profits and Capital Reserves	268,362,000	256,784,000
TOTAL EQUITY CAPITAL	$ 602,369,000	$ 587,630,000
TOTAL LIABILITIES AND EQUITY CAPITAL	$ 6,519,664,000	$ 6,553,386,000

COMMERCIAL BANKS
COMPARATIVE STATEMENT

	June 30, 1987 311 Banks	*June 30, 1988 299 Banks*
ASSETS:		
Cash and Balances Due Banks	$ 517,271,000	$ 520,681,000
Securities	2,514,806,000	2,629,465,000
Federal Funds Sold and Securities Purchased Under Agreements to Resell	244,429,000	241,749,000
Loans and Lease Financing Receivables	3,116,531,000	3,243,821,000
Premises and Fixed Assets	92,448,000	94,032,000
Other Real Estate	49,765,000	41,629,000
Other Assets	154,285,000	169,967,000
TOTAL ASSETS	$ 6,689,535,000	$ 6,941,344,000
LIABILITIES:		
Deposits:		
(1) Noninterest-Bearing	$ 786,794,000	$ 802,076,000
(2) Interest-Bearing	5,161,822,000	5,353,406,000
TOTAL DEPOSITS	$ 5,948,616,000	$ 6,155,482,000
Federal Funds Purchased and Securities Sold Under Agreements to Repurchase	47,069,000	49,867,000
Mortgages or Liens Payable	16,152,000	2,687,000
Other Liabilities	80,770,000	96,814,000
Subordinated Notes and Debentures	3,602,000	2,770,000
TOTAL LIABILITIES	$ 6,096,209,000	$ 6,307,620,000
EQUITY CAPITAL:		
Capital Stock	$ 123,403,000	127,044,000
Surplus	211,667,000	221,708,000
Undivided Profits and Capital Reserves	258,256,000	284,972,000
TOTAL EQUITY CAPITAL	$ 593,326,000	$ 633,724,000
TOTAL LIABILITIES AND EQUITY CAPITAL	$ 6,689,535,000	$ 6,941,344,000

STATISTICS REGARDING COMMERCIAL BANKS
1897 to June 30, 1988

Year	*In Operation*	*Total Capital, Surplus Undivided Profits and Capital Reserve*	*Total Deposits*	*Total Assets*
1897	320	$ 9,321,526	$ 13,902,940	$ 23,670,864
1898	324	9,112,456	18,225,180	27,680,475
1899	339	8,215,314	22,499,021	30,683,955
1901	381	8,555,074	27,634,116	36,297,246
1902	429	9,987,372	31,279,615	41,350,747
1903	459	9,986,483	33,596,040	44,678,440
1904	482	10,649,382	36,764,743	48,608,440
1905	530	11,926,588	49,047,081	62,193,973
1906	563	12,257,299	54,113,470	67,977,826
1907	601	13,625,641	60,783,452	73,167,880
1908	615	14,376,722	62,583,790	78,719,474
1909	659	15,727,371	71,647,454	89,134,446
1910	664	16,581,971	70,172,423	88,836,697
1911	669	17,134,008	72,192,000	91,893,258
1912	695	18,602,383	80,631,192	102,569,968
1913	715	19,479,801	89,228,696	112,791,202
1914	765	21,463,151	91,393,643	117,634,172
1915	805	23,523,191	111,119,961	141,703,258
1916	845	25,802,915	158,240,184	193,208,902
1917	923	29,365,323	204,175,998	256,277,509
1918	942	31,401,671	231,560,771	277,394,621
1919	1002	36,079,610	270,505,130	325,554,901
1920	1022	38,266,672	246,604,458	309,707,591
1921	987	34,705,961	210,627,624	268,017,163
1922	955	33,244,250	231,582,121	285,249,243
1923	937	32,883,200	237,552,204	284,897,103
1924	920	32,814,742	262,132,117	310,734,386
1925	879	30,767,239	272,564,233	320,826,854
1926	837	30,288,177	267,390,928	313,407,077
1927	855	29,212,913	266,707,861	310,318,622
1928	726	27,976,756	244,660,162	284,070,749
1929	647	25,875,885	187,394,417	222,769,134
1930	580	23,487,536	138,105,586	167,722,915
1931	472	16,727,262	86,421,090	109,621,464
1932	430	15,140,042	62,867,165	84,517,404
1933	381	14,298,072	57,563,987	72,505,998
1934	309	11,324,328	66,540,391	78,269,301
1935	302	11,307,447	69,116,798	80,831,084
1936	301	11,809,016	74,919,950	87,084,090
1937	296	11,466,639	69,261,285	81,639,898
1938	293	11,621,199	65,573,363	78,140,675
1939	288	12,143,888	69,971,473	81,196,369
1940	284	12,339,843	77,092,644	89,525,065
1941	285	12,884,569	84,936,767	99,040,764
1942	273	13,224,408	134,614,352	147,895,224
1943	275	14,271,379	195,819,709	210,153,432
1944	278	15,439,463	232,311,061	248,027,844
1945	279	16,330,905	261,960,097	278,379,583
1946	282	18,007,659	334,006,685	352,474,541
1947	282	19,839,672	374,999,948	395,523,900
1948	283	21,741,533	367,447,421	389,682,165
1949	283	24,092,119	354,590,644	379,227,765
1950	287	26,510,366	352,452,505	379,771,197

Year	*In Operation*	*Total Capital, Surplus Undivided Profits and Capital Reserve*	*Total Deposits*	*Total Assets*
1951	288	28,772,019	375,394,337	404,909,136
1952	287	30,140,895	392,552,248	425,581,807
1953	289	32,934,902	411,170,139	447,965,252
1954	290	37,042,727	414,773,669	453,268,269
1955	292	39,647,391	408,991,675	451,091,638
1956	293	42,536,145	390,189,854	434,790,998
1957	292	44,944,995	394,979,382	443,503,815
1958	293	48,447,514	415,986,871	467,411,647
1959	295	51,525,789	471,421,079	526,906,743
1960	299	56,723,400	465,951,000	528,210,800
1961	300	60,069,000	500,059,000	564,145,000
1962	301	65,255,000	548,373,000	618,917,000
1963	300	68,980,000	601,454,000	679,710,000
1964	303	77,105,000	654,189,000	741,548,000
1965	304	79,705,803	665,398,095	755,454,341
1966	305	85,584,536	724,470,433	821,238,073
1967	308	92,030,994	791,340,315	893,556,155
1968	308	99,159,681	895,981,916	1,007,600,518
1969	311	109,021,675	1,042,536,046	1,176,376,874
1970	312	121,707,930	1,121,140,134	1,275,660,872
1971	312	134,227,083	1,296,993,158	1,465,787,359
1972	316	151,449,647	1,477,030,337	1,673,205,709
1973	322	171,160,456	1,792,977,624	2,015,843,534
1974	324	196,611,779	2,018,984,528	2,341,434,558
1975	328	221,199,058	2,314,527,530	2,604,661,952
1976	329	250,786,000	2,553,728,000	2,844,966,000
1977	322	280,084,000	2,781,804,000	3,122,977,000
1978	335	313,575,000	3,191,859,000	3,550,011,000
1979	336	353,489,000	3,462,379,000	3,895,422,000
1980	340	406,851,000	3,774,973,000	4,268,013,000
1981	340	457,124,000	4,238,958,000	4,817,262,000
1982	340	504,329,000	4,679,017,000	5,366,954,000
1983	340	554,134,000	5,221,468,000	5,905,803,000
1984	340	591,872,000	5,579,833,000	6,337,343,000
1985	332	602,369,000	5,767,917,000	6,519,664,000
1986	316	587,630,000	5,836,576,000	6,553,386,000
1987	311	593,326,000	5,948,616,000	6,689,535,000
1988	299	633,724,000	6,155,482,000	6,941,344,000

COMMERCIAL BANKS
STATE AND NATIONAL BANKS AUTHORIZED TO OPERATE WITH FULL TRUST POWERS
JUNE 30, 1988

Name of Bank	*Location*
The Abbott Bank	Alliance
First National Bank & Trust Co.	Aurora
The Farmers State Bank and Trust Co.	Aurora
First Security Bank & Trust Company	Beatrice
The Beatrice National Bank and Trust Co.	Beatrice
First National Bank and Trust Company	Beatrice
Bank of Bellevue	Bellevue
First National Bank of Bellevue	Bellevue
First United Bank of Bellevue	Bellevue
Tri-County Bank & Trust Company	Bellevue
Bridgeport State Bank	Bridgeport
Nebraska State Bank	Broken Bow
Bank of Burwell	Burwell
State Bank of Cairo	Cairo
First National Bank of Chadron	Chadron
First National Bank and Trust Co.	Columbus
Citizens Bank and Trust Company	Columbus
Columbus Bank and Trust Company	Columbus
Cozad State Bank	Cozad
First Bank and Trust Company	Cozad
Citibank & Trust Co.	Crete
Bank of Elkhorn	Elkhorn
Richardson County Bank and Trust Co.	Falls City
First National Bank of Fremont	Fremont
Fremont National Bank & Trust Co.	Fremont
First National Bank & Trust Co.	Fullerton
Geneva State Bank	Geneva
Gothenburg State Bank	Gothenburg
First National Bank	Grand Island
Five Points Bank	Grand Island
Overland National Bank and Trust Co.	Grand Island
City National Bank & Trust Co.	Hastings
Home State Bank and Trust Co.	Humboldt
Farmers and Merchants Bank	Imperial
First National Bank of Kearney	Kearney
Kearney State Bank & Trust	Kearney
Platte Valley State Bank and Trust Co.	Kearney
Lexington State Bank and Trust Co.	Lexington
The Farmers State Bank and Trust Co.	Lexington
FirsTier Bank, N.A., Lincoln	Lincoln
National Bank of Commerce Trust and Savings	Lincoln
Union Bank and Trust Company	Lincoln
Vistar Bank	Lincoln
Bank of Madison	Madison
First National Bank of McCook	McCook
McCook National Bank	McCook
Minden Exchange Bank and Trust Company	Minden
Farmers Bank	Nebraska City
Otoe County National Bank & Trust Co.	Nebraska City
First United Bank	Neligh
Bank of Norfolk	Norfolk
DeLay First National Bank and Trust Co.	Norfolk
First National Bank	North Platte

Name of Bank	*Location*
McDonald State Bank	North Platte
North Platte National Bank	North Platte
American National Bank	Omaha
Douglas County Bank of Omaha	Omaha
First National Bank of Omaha	Omaha
Packers Bank & Trust	Omaha
FirsTier Bank, N.A., Omaha	Omaha
Southwest Bank of Omaha	Omaha
Norwest Bank Omaha, N.A.	Omaha
Nebraska State Bank	Ord
Bank of Papillion	Papillion
Citizens Bank and Trust Co.	St. Paul
Schuyler State Bank	Schuyler
First State Bank	Scottsbluff
Scottsbluff National Bank	Scottsbluff
Farmers State Bank	Superior
First National Bank	Syracuse
The State National Bank of Wayne	Wayne
First National Bank of West Point	West Point
York State Bank	York

TRUST COMPANIES
LICENSED UNDER THE NEBRASKA STATUTES
JULY 1, 1985 TO JUNE 30, 1988

Name of Trust Company	*Location*
Oaktree Trust Company	Columbus
Grand Island Trust Company	Grand Island
Guaranty Trust Company	Kearney
North Platte Trust Company	North Platte
First Trust Company	York

TRUST COMPANIES
COMPARATIVE STATEMENT

	June 30, 1985 Six Companies	*June 30, 1986 Four Companies*
ASSETS:		
Cash and Due From Banks	$ 1,180,231	$ 896,990
Bonds	2,596,989	449,862
Stocks	31,634	101,770
Deposit with Department of Banking	115,310	49,984
Notes and Debentures	1,141,209	1,173,120
Insurance Accounts Receivable	1,809,013	20,942
Mortgage Loans on City Property	500,557	442,121
Mortgage Loans on Farm Property	78,400	78,000
Office Building, Furniture & Fixtures	343,214	181,897
Other Assets	562,034	187,543
SUBTOTAL	$ 8,358,591	$ 3,582,229
TRUSTS:		
Trust Securities Held	$ 2,023,406,972	$ 44,504,379
Trust Funds Held for Distribution or Investment	1,651,374	521,521
TOTAL TRUSTS	$ 2,025,058,346	$ 45,025,900
TOTAL	$ 2,033,416,937	$ 48,608,129
LIABILITIES:		
Investors Accounts	$ 3,716,518	$ 2,646,363
Incomplete Loans	-0-	90,000
Bills Payable	25,000	-0-
Accounts Payable	23,843	2,795
Reserve for Taxes, Depreciation, Interest, etc	526,001	44,692
Capital	1,440,000	325,000
Surplus	168,613	167,432
Undivided Profits	2,127,898	270,574
Other Liabilities	330,718	35,373
SUBTOTAL	$ 8,358,591	$ 3,582,229
TRUSTS:		
Securities and Funds Due Various Trusts	$ 2,025,058,346	$ 45,025,900
TOTAL	$ 2,033,416,937	$ 48,608,129
Total Amount of Securities Held for Safekeeping Only	$ 11,228,113	$ 8,411,451

TRUST COMPANIES
COMPARATIVE STATEMENT

	June 30, 1987 4 Companies	*June 30, 1988 5 Companies*
ASSETS:		
Cash and Due From Banks	$ 86,295	$ 455,495
Bonds	198,832	690,854
Stocks	-0-	-0-
Deposit with Department of Banking	38,617	84,907
Notes and Debentures	99,478	1,556,617
Insurance Accounts Receivable	24,432	16,947
Mortgage Loans on City Property	6,395	-0-
Mortgage Loans on Farm Property	43,600	-0-
Office Building, Furniture & Fixtures	85,681	222,810
Other Assets	214,358	234,388
SUBTOTAL	$ 797,688	$ 3,262,018
TRUSTS:		
Trust Securities Held	$ 46,243,643	$ 63,235,696
Trust Funds Held for Distribution or Investment	1,238,528	875,889
TOTAL TRUSTS	$ 47,482,171	$ 64,111,585
TOTAL	$ 48,279,859	$ 67,373,603
LIABILITIES:		
Investors Accounts	$ -0-	$ 2,297,807
Incomplete Loans	150,000	9,764
Bills Payable	-0-	267
Accounts Payable	18,483	44,860
Reserve for Taxes, Depreciation, Interest, etc	-0-	-0-
Capital	230,000	390,000
Surplus	157,432	220,000
Undivided Profits	202,997	257,723
Other Liabilities	38,876	41,697
SUBTOTAL	$ 797,788	$ 3,262,118
TRUSTS:		
Securities and Funds Due Various Trusts	$ 47,482,071	$ 64,111,485
TOTAL	$ 48,279,859	$ 67,373,603
Total Amount of Securities Held for Safekeeping Only	$ 6,720,417	$ 6,286,155

INDUSTRIAL LOAN AND INVESTMENT COMPANIES LICENSED UNDER THE NEBRASKA STATUTES JUNE 30, 1986

Name of Industrial	*Location*
First Security Savings Company	Beatrice
Commerce Savings Company Columbus, Inc.	Columbus
Sarpy County Savings Company	Gretna
First Savings Company of Lexington, Inc.	Lexington
Commerce Savings Company Lincoln, Inc.	Lincoln
Commonwealth Savings Company	Lincoln*
Security Investment Company	Lincoln
First Savings Company of Norfolk	Norfolk
American Savings Company	Omaha
Citicorp Person-To-Person Financial Center, Inc.	Omaha
First of Omaha Savings Company	Omaha
State Savings Company	Schuyler
Commerce Savings Company Scottsbluff, Inc.	Scottsbluff

*Placed in receivership November 1, 1983

INDUSTRIAL LOAN AND INVESTMENT COMPANIES LICENSED UNDER THE NEBRASKA STATUTES JUNE 30, 1987

Name of Industrial	*Location*
First Security Savings Company	Beatrice
Commerce Savings Company Columbus, Inc.	Columbus
First Savings Company of Lexington, Inc.	Lexington
Commerce Savings Company Lincoln, Inc.	Lincoln
Commonwealth Savings Company	Lincoln*
Security Investment Company	Lincoln
American Savings Company	Omaha
Citicorp Person-To-Person Financial Center, Inc.	Omaha
First of Omaha Savings Company	Omaha
State Savings Company	Schuyler
Commerce Savings Company Scottsbluff, Inc.	Scottsbluff

*Placed in receivership November 1, 1983

INDUSTRIAL LOAN AND INVESTMENT COMPANIES LICENSED UNDER THE NEBRASKA STATUTES JUNE 30, 1988

Name of Industrial	*Location*
Commerce Savings Columbus, Inc.	Columbus
First Commerce Savings, Inc.	Lincoln
Security Investment Company	Lincoln
American Investments, Inc.	Omaha
Citicorp Person-To-Person Financial Center, Inc.	Omaha
First of Omaha Savings Company	Omaha

INDUSTRIAL LOAN AND INVESTMENT COMPANIES
COMPARATIVE STATEMENT

	June 30, 1985 14 Companies	*June 30, 1986 12 Companies*
ASSETS:		
Cash and due from Banks	$ 8,360,809	$ 11,228,891
U.S. Government Obligations	19,670,084	24,260,178
Federal Funds Sold and Securities Purchased Under Agreements to Resell		
Municipal Obligations	4,817,051	3,564,050
Corporate Stocks	7,066,720	7,007,525
Loans, Leases and Discounts	118,824,304	104,008,007
Premises and Fixed Assets	7,019,473	8,155,250
Other Real Estate Including Real Estate Sold on Contract	19,332,969	18,941,429
Repossessions	5,000	11,893
Other Assets	4,002,672	8,301,230
TOTAL ASSETS	$ 189,099,082	$ 185,478,453
LIABILITIES:		
Bills Payable, Rediscounts and Other Liabilities for Borrowed Money	$ 4,294,016	$ 5,527,195
Mortgages or Liens on Buildings or Other Real Estate Including Real Estate Sold on Contract	6,378,402	4,563,739
Dealers Reserves	26,824	41,095
Certificates of Indebtedness:		
Fully Paid	112,951,255	113,067,086
Installment	20,718,173	24,774,148
Total Certificates	133,669,428	137,841,234
Gross Charges on Direct Loans	313,341	28,114
Discounts Collected but not Earned	3,748	87
Other Liabilities	2,950,111	3,171,847
TOTAL LIABILITIES	$ 147,635,870	151,173,311
RESERVES ON LOANS AND SECURITIES: (3)		
Reserve for Bad Debt Losses on Loans	$ 1,039,726	$ 1,084,851
Other Reserves on Loans	517,622	566,863
Reserves on Securities	62,500	0
TOTAL RESERVES ON LOANS AND SECURITIES	$ 1,619,848	$ 1,651,714
CAPITAL ACCOUNTS:		
Capital Notes & Debentures	$ 22,161,037	$ 20,862,104
Capital Stock	6,839,063	7,138,650
Surplus	18,449,666	15,107,506
Undivided Profits	(7,611,404)	(10,454,834)
Reserve for Contingencies	5,000	0
TOTAL CAPITAL ACCOUNTS	$ 39,843,362	$ 32,653,426
TOTAL LIABILITIES, RESERVES, AND CAPITAL ACCOUNTS	$ 189,099,080	$ 185,478,45[illegible]

INDUSTRIAL LOAN AND INVESTMENT COMPANIES
COMPARATIVE STATEMENT

	June 30, 1987 10 Companies	*June 30, 1988 4 Companies(1)*
ASSETS:		
Cash and due from Banks	$ 9,399,387	$ 3,982
U.S. Government Obligations	23,722,691	
Federal Funds Sold and Securities Purchased Under Agreements to Resell	810	
Securities (2)	13,939,584	24,724
Loans, Leases and Discounts	104,204,302	73,099
Premises and Fixed Assets	7,295,206	1,018
Other Real Estate Including Real Estate Sold on Contract	9,111,404	4,986
Other Assets	6,108,195	2,009
TOTAL ASSETS	$ 173,780,769	$ 110,628
LIABILITIES:		
Bills Payable, Rediscounts and Other Liabilities for Borrowed Money	$ 8,012,117	
Mortgages or Liens on Buildings or Other Real Estate Including Real Estate Sold on Contract	3,868,101	790,000
Dealers Reserves	13,075	
Certificates of Indebtedness:	136,855,534	98,107,000
Gross Charges on Direct Loans	37,395	
Discounts Collected but not Earned	0	
Other Liabilities	2,524,215	1,082,000
TOTAL LIABILITIES	$ 151,310,437	$ 99,979,000
RESERVES ON LOANS AND SECURITIES: (3)		
Reserve for Bad Debt Losses on Loans	$ 1,379,755	
Other Reserves on Loans	228,485	
Reserves on Securities	0	
TOTAL RESERVES ON LOANS AND SECURITIES	$ 1,608,240	
CAPITAL ACCOUNTS:		
Capital Notes & Debentures	$ 20,788,804	
Capital Stock	7,338,551	1,350,000
Surplus	3,063,169	7,111,000
Undivided Profits	(10,328,432)	2,188,000
Reserve for Contingencies	0	
TOTAL CAPITAL ACCOUNTS	$ 20,862,092	$ 10,649,000
TOTAL LIABILITIES, RESERVES, AND CAPITAL ACCOUNTS	$ 173,780,769	$ 110,628,000

(1) Does not include two companies liquidating under Bankruptcy laws
(2) Includes U.S. Government and Municipal Securities and Corporate Stocks
(3) Deducted from appropriate asset account on 6-30-88

SAVINGS AND LOAN ASSOCIATIONS CHARTERED UNDER THE NEBRASKA STATUTES JUNE 30, 1986

Equitable Building and Loan Association, Grand Island
Branch Offices: Second & Pine Streets
1723 S. Locust Street

State Security Savings & Loan, Lincoln

Madison County Building and Loan Association, Madison

Conservative Savings Bank, Omaha
Branch Offices: 8707 West Center Road
Millard Ave. & "U" Street
1501 Farnam

Metropolitan Building and Loan Association, Omaha

Tecumseh Building and Loan Association, Tecumseh

1987 Deletions

State Security Savings & Loan, Lincoln

1988 Additions

American Savings Co., Omaha

SAVINGS AND LOAN ASSOCIATIONS
COMPARATIVE STATEMENT

Resources	*June 30, 1985 Six Associations*	*June 30, 1986 Six Associations*
ASSETS:		
1. Mortgage Loans Outstanding:	$ 155,885,900.81	$ 158,769,884.63
2. Loans on Savings Accounts:	603,856.43	669,578.21
3. Other Loans:	6,311,863.84	13,296,495.16
4. Real Estate Owned or in Judgment:	863,288.99	6,308,526.24
5. Cash and Demand Deposits:	1,922,640.19	2,177,860.64
6. Liquid Investments:	65,841,288.57	73,032,808.69
7. Other investment securities:	650,887.00	1,189,975.00
8. FHLB Stock:	1,580,100.00	1,800,600.00
9. Fixed Assets (net):	3,559,577.66	2,787,872.24
10. Other Assets:	2,462,659.41	3,875,121.93
11. Total Assets:	$ 239,682,062.90	$ 263,908,722.74
LIABILITIES:		
12. Time Certificate: ($100,000 denominations or more)	$ 3,115,657.59	$ 4,392,580.00
13. Time Certificate:	164,436,775.38	172,317,881.18
14. NOW Account:	995,914.09	1,313,006.00
15. All Other Savings:	50,156,183.78	53,328,307.49
16. Borrowed Money:	16,679.00	4,007,371.00
17. Loans in Process:	412,551.48	651,862.58
18. Advance Payments for Taxes & Insurance:	1,411,652.59	1,471,050.12
19. Deferred Credits:	423,828.49	315,916.29
20. Other Liabilities:	1,445,156.20	2,124,022.26
21. Total Liabilities:	$ 222,414,398.60	$ 239,921,996.92
NET WORTH:		
22. Permanent Stock:	$ 500,000.00	$ 106,511.00
23. Paid-In Surplus:	2,479,673.35	7,744,992.00
24. General Reserves:	6,856,138.20	7,545,433.20
25. Undivided Profits:	7,431,853.05	8,589,789.62
26. Net Undistributed Income:	0.00	0.00
27. Total Net Worth:	$ 17,267,664.30	$ 23,986,725.82
28. Total Liabilities & Net Worth:	$ 239,682,062.90	$ 263,908,722.74

SAVINGS AND LOAN ASSOCIATIONS
COMPARATIVE STATEMENT

Resources	*June 30, 1987 Five Associations*	*June 30, 1988 Six Associations*
ASSETS:		
1. Mortgage Loans Outstanding:	$ 154,362,227.03	$ 170,976,816.07
2. Loans on Savings Accounts:	541,822.75	499,109.65
3. Other Loans:	12,512,352.10	21,418,997.56
4. Real Estate Owned or in Judgment:	5,413,996.53	3,722,382.29
5. Cash and Demand Deposits:	2,117,841.26	2,167,537.75
6. Liquid Investments:	62,442,823.73	58,194,450.18
7. Other investment securities:	1,849,929.00	5,648,729.00
8. FHLB Stock:	1,755,100.00	2,179,908.00
9. Fixed Assets (net):	2,352,118.98	2,652,701.62
10. Other Assets:	3,956,032.59	4,369,481.57
11. Total Assets:	$ 247,304,243.97	$ 271,830,113.69
LIABILITIES:		
12. Time Certificate: ($100,000 denominations or more)	$ 3,724,038.06	$ 6,491,058.77
13. Time Certificate:	156,690,992.66	177,839,207.95
14. NOW Account:	1,790,105.79	13,796,449.82
15. All Other Savings:	57,066,932.23	41,550,824.45
16. Borrowed Money:	1,050,975.00	700,000.00
17. Loans in Process:	502,921.16	276,561.77
18. Advance Payments for Taxes & Insurance:	1,680,177.13	1,795,404.03
19. Deferred Credits:	514,354.21	463,621.68
20. Other Liabilities:	1,279,422.20	2,011,532.88
21. Total Liabilities:	$ 224,299,918.44	$ 244,924,661.35
NET WORTH:		
22. Permanent Stock:	6,511.00	7,511.00
23. Paid-In Surplus:	5,748,579.00	8,747,579.00
24. General Reserves:	7,204,315.20	7,545,895.66
25. Undivided Profits:	10,044,920.33	10,604,466.68
26. Net Undistributed Income:	0.00	0.00
27. Total Net Worth:	$ 23,004,325.53	$ 26,905,452.34
28. Total Liabilities & Net Worth:	$ 247,304,243.97	$ 271,830,113.69

COOPERATIVE CREDIT ASSOCIATIONS CLOSED BY DEPARTMENT

Name of Association	*Location*	*Date of Closing*
Maxwell Cooperative Credit Association	Maxwell	02/21/86

CREDIT UNIONS
CHARTERED UNDER THE NEBRASKA STATUTES
JUNE 30, 1986

Name of Credit Union	*Location*
Alliance Railroad Employees Credit Unon	Alliance
Archer Cooperative Credit Union	Archer
Store Kraft Employees Credit Union	Beatrice
Chapman Credit Union	Chapman
Dale Employees Credit Union	Columbus
NPPD Employees Credit Union	Columbus
United Credit Union	Columbus
Cotesfield Credit Union	Cotesfield
Dannebrog Credit Union	Dannebrog
Eddyville Cooperative Credit Union	Eddyville
Farwell Credit Union	Farwell
Fremont First Central Credit Union	Fremont
Glenvil Cooperative Credit Union	Glenvil
Bankers Life Insurance Company Employee Credit Union	Lincoln
Burlington Employees Credit Union	Lincoln
City-County Employees Credit Union	Lincoln
Construction Industries Credit Union	Lincoln
Good News Employees Credit Union	Lincoln
Government Employees Credit Union	Lincoln
Journal-Star Employees Credit Union	Lincoln
Labor Department Credit Union	Lincoln
Lincoln/MSC Postal Employees Credit Union	Lincoln
Lincoln S. D. A. Credit Union	Lincoln
Lincoln Telephone Employees Credit Union	Lincoln
Nebraska Rural Electric Association Credit Union	Lincoln
Nebraska State Employees Credit Union	Lincoln
Nebraska Teachers Credit Union	Lincoln
OMC Employees Credit Union	Lincoln
Woodmen Cooperative Credit Union	Lincoln
Xelan Credit Union of the Health Professions	Lincoln
Meadow Grove Cooperative Credit Union	Meadow Grove
North Platte Union Pacific Employees Credit Union	North Platte
Beebe & Runyan Credit Union	Omaha
D. H. Food Employees Credit Union	Omaha
Educators Credit Union	Omaha
F. C. E. Credit Union	Omaha
Falstaff Brewing Corporation Credit Union	Omaha
First Nebraska Credit Union	Omaha
Gate City Steel Employees Credit Union	Omaha
Great Plains Provisioners Credit Union	Omaha
Guarantee Mutual Employees Credit Union	Omaha
Holy Name Credit Union	Omaha
Lozier Employees Credit Union	Omaha
Midwest Industrial Credit Union	Omaha
Mutual of Omaha Company's Credit Union	Omaha
Nebraska Lutheran Credit Union	Omaha
Northwest Diocesan Credit Union	Omaha
O'Keefe Elevator Company Credit Union	Omaha
Omaha Burlington Employees Credit Union	Omaha
Omaha Firefighters Credit Union	Omaha
Our Family Social Credit Union	Omaha
Paxton-Mitchell Credit Union	Omaha

Name of Credit Union	*Location*
Post Office Credit Union	Omaha
Sidles Credit Union	Omaha
Skinner Employees Credit Union	Omaha
Standard Chemical Employees Credit Union	Omaha
U. S. D. A. Employees Credit Union	Omaha
Utilities Employees Credit Union	Omaha
World Herald Employees Credit Union	Omaha
World Insurance Employees Credit Union	Omaha
H. B. E. Credit Union	Seward
Siouxland Credit Union	South Sioux City
Valmont Employees Credit Union	Valley
Weston Cooperative Credit Union	Weston

1986-87 Deletions

NPPD Employees Credit Union	Columbus
Cotesfield Credit Union	Cotesfield
Dannebrog Credit Union	Dannebrog
Farwell Credit Union	Farwell
Fremont First Central Credit Union	Fremont
Falstaff Brewing Corporation Credit Union	Omaha
Nebraska Lutheran Credit Union	Omaha
Paxton-Mitchell Credit Union	Omaha
World Insurance Employees Credit Union	Omaha

1987-88 Deletions

D.H. Food Employee Credit Union	Omaha
Gate City Steel Employees Credit Union	Omaha
Standard Chemical Employees Credit Union	Omaha
Siouxland Credit Union	So. Sioux City

CREDIT UNIONS
COMPARATIVE STATEMENT

Resources	*June 30, 1986 64 Credit Unions*
ASSETS:	
1. Real Estate Loans	N/A
2. Loans to Members	N/A
3. Unsecured Loans	$ 16,143,000
4. New Auto Loans	21,217,000
5. First Mortgage Real Estate	24,427,000
6. Other Real Estate	10,431,000
7. Agricultural Loans	2,984,000
8. Commercial Loans	1,402,000
9. All Other Loans to Members	68,733,000
10. Other Loans	1,712,000
11. Allowance for Loan Losses	(3,000)
12. Cash	5,143,000
13. U.S. Government Obligations	27,420,000
14. Federal Agency Securities	26,232,000
15. Common Trust Investments	N/A
16. Mutual Funds	571,000
17. Corporate, Central Credit Unions	38,473,000
18. Commercial Banks	19,497,000
19. Savings & Loans and Mutual Savings Banks	55,837,000
20. Central Liquidity Facility	N/A
21. NCUA Share Insurance Capitalization Deposits	2,598,000
22. Non-NCUA Insurance Capitalization Deposits	9,000
23. Credit Unions	947,000
24. Loans to Credit Unions	0
25. Other Investments	3,072,000
26. Allowance for Investment Losses	(95,000)
27. Land & Building	1,650,000
28. Other Fixed Assets	779,000
29. Other Assets	2,597,000
30. TOTAL ASSETS	$ 331,776,000
LIABILITIES & EQUITY:	
31. Promissory Notes	$ 650,000
32. Reverse Purchase Agreements	0
33. Other Notes and Interest Payable	178,000
34. Accounts Payable	1,155,000
35. Interest Payable on Deposits	15,000
36. Accrued Dividends Payable on Shares	507,000
37. Deposits	N/A
38. Other Liabilities	256,000
39. Share Certificates	26,410,000
40. Share Drafts	9,029,000
41. IRA/Keogh & Retirement Accounts	37,063,000
42. All Other Shares	236,003,000
43. Permanent Capital Shares	0
44. Member Deposits	337,000
45. Non-Member Deposits	187,000
46. Regular Reserve	12,556,000
47. Investment Valuation Reserve	123,000
48. Other Reserves	3,358,000
49. Undivided Earnings	3,831,000
50. Net Income	118,000
51. TOTAL LIABILITIES AND EQUITY	$ 331,776,000

N/A Accounts segregated differently between 1985 and 1986-1987 Reports of Condition.

CREDIT UNIONS
COMPARATIVE STATEMENT

	Resources	*June 30, 1987 55 Credit Unions*	*June 30, 1988 51 Credit Unions **
ASSETS:			
1.	Real Estate Loans	N/A	N/A
2.	Loans to Members	N/A	N/A
3.	Unsecured Loans	$ 14,225,077.48	$ 18,569,000
4.	New Auto Loans	28,121,568.54	28,161,000
5.	First Mortgage Real Estate	32,306,455.68	34,754,000
6.	Other Real Estate	8,956,978.88	11,272,000
7.	Agricultural Loans	1,947,045.40	1,802,000
8.	Commercial Loans	3,819,126.82	3,168,000
9.	All Other Loans to Members	54,271,586.40	58,858,000
10.	Other Loans	2,603,140.26	207,000
11.	Allowance for Loan Losses	0.00	(14,000)
12.	Cash	4,201,101.92	7,807,000
13.	U.S. Government Obligations	33,820,507.88	32,518,000
14.	Federal Agency Securities	24,307,582.56	23,070,000
15.	Common Trust Investments	N/A	N/A
16.	Mutual Funds	1,827,787.62	1,239,000
17.	Corporate, Central Credit Unions	31,038,542.14	19,497,000
18.	Commercial Banks	23,718,321.89	26,385,000
19.	Savings & Loans and Mutual Savings Banks	60,559,213.43	64,432,000
20.	Federal Funds & Other Overnight Investments	NA	4,604,000
21.	Central Liquidity Facility	NA	NA
22.	NCUA Share Insurance Capitalization Deposits	2,451,284.80	2,892,000
23.	Non-NCUA Insurance Capitalization Deposits	9,305.59	20,000
24.	Credit Unions	500,850.88	884,000
25.	Loans to Credit Unions	13,742.41	0
26.	Other Investments	1,468,230.77	551,000
27.	Allowance for Investment Losses	(125,157.40)	(139,000)
28.	Land & Building	1,852,889.04	1,729,000
29.	Other Fixed Assets	895,682.34	1,131,000
30.	Other Assets	3,097,796.08	2,768,000
31.	TOTAL ASSETS	$ 335,888,661.41	$ 346,165,000
LIABILITIES & EQUITY:			
32.	Promissory Notes	$ 393,595.46	$ 423,000
33.	Reverse Purchase Agreements	0.00	0
34.	Other Notes and Interest Payable	324,846.99	54,000
35.	Accounts Payable	822,815.64	320,000
36.	Interest Payable on Deposits	11,509.44	7,000
37.	Accrued Dividends Payable on Shares	434,643.34	584,000
38.	Deposits	NA	NA
39.	Other Liabilities	311,754.37	
40.	Share Certificates	20,655,489.39	16,313,000
41.	Share Drafts	9,547,663.66	8,937,000
42.	IRA/Keogh & Retirement Accounts	57,617,540.42	61,752,000
43.	Regular Shares	NA	229,588,000
44.	All Other Shares	226,231,442.10	6,459,000
45.	Permanent Capital Shares	0.00	0
46.	Member Deposits	NA	NA
47.	Non-Member Deposits	162,083.87	341,000

CREDIT UNIONS
COMPARATIVE STATEMENT

	Resources	*June 30, 1987 55 Credit Unions*	*June 30, 1988 51 Credit Unions **
48.	Regular Reserve	11,877,045.72	12,791,000
49.	Investment Valuation Reserve	128,405.12	152,000
50.	Other Reserves	3,266,961.49	4,035,000
51.	Undivided Earnings	3,949,048.56	4,212,000
52.	Net Income	153,815.84	197,000
53.	TOTAL LIABILITIES AND EQUITY	$ 335,888,661.41	$ 346,165,000

N/A Accounts segregated differently between 1985 and 1986-1987 Reports of Condition.

* Credit Union figures are rounded up and can be several hundred dollars off

CONSUMER FINANCE DIVISION
SCHEDULE REFLECTING THE
DIVISION'S FINANCIAL TRANSACTIONS

Calendar Year	*Income*	*Expense*	*Contribution to General Fund*	*Surplus*
1941	$ 14,320.09	$ 3,767.40		$ 10,552.69
1942	8,638.24	11,213.61		7,977.32
1943	10,871.20	9,731.23		9,117.29
1944	8,086.00	8,826.89		8,376.40
1945	8,424.00	9,416.29		7,384.11
1946	8,332.00	11,689.99		4,026.12
1947	11,623.00	7,847.18		7,801.94
1948	10,766.00	7,021.62		11,546.32
1949	10,130.11	6,912.11		14,764.32
1950	10,221.00	6,857.32		18,128.00
1951	9,696.00	10,820.79		17,003.21
1952	9,813.00	8,190.23		18,625.98
1953	11,077.00	9,402.68		20,300.30
1954	12,939.40	16,116.16		17,123.54
1955	17,662.95	17,851.71		16,934.78
1956	16,646.00	21,794.38		11,786.40
1957	19,416.50	23,949.95		7,252.95
1958	20,474.80	22,475.19		5,252.56
1959	21,863.00	20,536.73		6,578.83
1960	21,527.40	16,026.51		12,079.72
1961	22,405.00	9,107.74		25,376.98
1962	22,779.00	16,032.28		32,123.70
1963	26,826.92	20,557.22	$24,651.57	13,741.83
1964	30,074.63	19,612.53		24,203.93
1965	25,549.40	17,948.23		31,805.10
1966	27,976.00	20,287.68		29,493.42
1967	30,305.00	23,112.46		46,685.96
1968	23,444.00	24,967.12		45,162.84
1969	22,655.00	31,911.03		35,906.81
1970	29,265.15	40,147.91		25,024.05
1971	28,860.00	39,095.95		16,186.10
1972	28,194.00	34,828.10		9,552.00
1973	41,086.00	47,576.11		3,061.89
1974	49,372.17	50,092.76		2,341.30
1975	57,773.00	41,944.48		18,169.82
1976	62,386.00	50,371.67		30,184.15
1977	64,409.89	39,351.17		55,242.87
1978	59,556.79	63,480.66		51,319.00
1979	61,771.06	80,992.58		32,097.48
1980	76,119.15	90,014.54		18,202.09
1981	84,860.43	72,308.88		30,753.64
1982	55,397.84	55,416.30		30,735.18
1983	39,175.25	28,689.20		41,221.23
1984	31,380.20	37,303.34		35,298.09
1985	41,318.56	47,063.76		29,552.89
1986	56,547.01	58,255.71		27,844.19
1987	60,113.14	52,914.07		35,043.26

CONSUMER FINANCE DIVISION
INSTALLMENT LOAN COMPANIES
BALANCE SHEET

	December 31, 1985		*December 31, 1986*		*December 31, 1987*	
	Accounts	*Amounts*	*Accounts*	*Amounts**	*Accounts*	*Amounts**
ASSETS						
Installment Loans		Not available	39,477	$90,170,944	40,282	$103,009,039
Cash				856,813		856,234
Real Estate				75,394		71,008
Equipment				458,494		519,874
Deferred Charges				1,567		49,318
Unamortized Organization Expense				1,197		0
Unamortized Cost of Finance Expense				(274,768)		0
Other Assets				1,602,270		2,449,492
Total Assets		Not available		$92,891,909		$106,954,965
LIABILITIES AND NET WORTH						
Liabilities		Not available		$77,960,075		$88,755,627
Net Worth				14,825,396		18,143,962
Total Liabilities & Net Worth		Not available		$92,785,471		$106,899,589

*Column represents only the installment loan portion of the licensees' total business. Since it is not a complete balance sheet, the column may not balance.

CONSUMER FINANCE DIVISION
INSTALLMENT LOAN COMPANIES
INCOME AND EXPENSE

	December 31, 1985	*December 31, 1986*	*December 31, 1987*
GROSS INCOME:			
Interest Collected	$ 21,871,703*	$ 18,986,122*	$ 21,428,729*
Collections on Charged Off Accounts	318,964	116,347	129,804
Other Income	683,662	826,637	282,274
TOTAL	$ 22,874,329	$ 19,929,106	$ 21,840,807
EXPENSE:			
Advertising	229,830	249,131	228,118
Auditing	5,950	7,367 5,973	
Bad Debts or Reserve for Losses	1,904,896	1,739,428	1,564,561
Depreciation	145,027	124,947	121,537
Fidelity Bonds	302	360 786	
Insurance	23,079	22,033	19,289
Legal Fees	50,167	43,134	68,789
Postage and Express	201,558	205,431	226,405
Printing and Supplies	114,114	116,155	118,238
Recording Fees	16,719	4,271	15,478
Rent, Light, Heat and Janitor	535,339	508,330	554,735
Salaries of Officers, Partners or Owner	81,362	77,647	56,258
Salaries of Employees	3,138,168	2,910,792	3,216,026
Taxes - Income Taxes	2,454,768	2,081,403	2,381,755
All Other Taxes and License Fees	105,640	111,465	106,342
Telephone and Telegraph	409,569	333,607	345,449
Travel	70,761	62,164	88,379
Other Expenses	3,693,219	1,436,312	3,021,008
TOTAL	$ 13,180,468	$ 10,033,977	$ 12,139,126
Net Earnings Before Interest Paid	$ 9,693,858	$ 9,926,385	$ 9,701,682
Interest Paid on Borrowed Money	8,143,517	6,563,516	6,980,626
Net Earnings After Interest Paid	$ 1,550,341	$ 3,362,869	$ 2,721,056

*Column represents only the installment loan portion of the licensees' total business. Since it is not a complete balance sheet, the column may not balance.

CONSUMER FINANCE DIVISION
INSTALLMENT LOAN COMPANIES
HISTORICAL DATA

Calendar Year	*Number of Licensees*	*Number of Loans Outstanding*	*Loans Outstanding*	*Gross Interest*
1941	138	47,168	$ 7,200,608	$ 1,432,283
1942	96	36,023	4,330,999	1,160,421
1943	90	23,717	3,235,519	851,087
1944	92	21,978	3,653,342	979,606
1945	107	22,624	4,361,124	1,[illegible]00,175
1946	118	33,730	7,535,482	1,567,577
1947	143	42,196	9,943,802	2,40[illegible],427
1948	142	48,997	11,736,953	2,978,030
1949	139	52,479	12,481,683	3,299,514
1950	138	59,485	14,554,442	3,800.851
1951	139	61,660	16,491,712	4,198,861
1952	140	68,086	19,551,315	4,623,073
1953	154	72,416	20,126,864	5,332,589
1954	163	80,140	23,008,199	5,863,527
1955	169	88,004	26,570,478	6,377,530
1956	172	94,432	30,123,141	7,266,124
1957	182	99,104	34,224,615	8,004,463
1958	188	98,727	36,991,054	8,558,077
1959	188	102,941	42,358,604	8,980,248
1960	183	106,809	43,728,200	9,708,770
1961	188	111,987	47,310,000	10,108,245
1962	193	111,327	52,014,104	10,640,224
1963	209	112,762	56,041,041	11,464,157
1964	205	107,607	55,479,638	11,836,724
1965	208	113,974	65,305,028	13,624,450
1966	215	111,607	68,881,177	14,012,219
1967	211	112,129	72,095,572	14,473,590
1968	215	112,602	78,647,743	14,748,772
1969	205	124,274	87,676,719	16,373,631
1970	210	115,828	81,200,314	17,287,378
1971	191	98,497	92,153,622	16,578,808
1972	191	99,433	101,344,449	18,385,650
1973	189	92,465	98,507,352	19,280,553
1974	186	92,606	97,839,962	19,746,821
1975	179	85,471	95,529,209	18,847,456
1976	174	77,687	98,343,848	18,561,966
1977	167	80,464	100,199,494	18,526,017
1978	152	80,971	99,413,476	18,878,307
1979	158	81,719	128,140,636	24,229,701
1980	140	73,975	119,177,339	23,110,181
1981	91	55,308	97,273,867	19,067,376
1982	92	38,414	72,991,668	16,585,066
1983	82	34,541	83,572,538	19,349,531
1984	82	37,946	99,284,955	22,560,895
1985	82	40,821	105,296,889	22,874,329
1986	75	39,567	90,170,944	19,929,106
1987	73	40,282	103,009,039	21,840,808

Editor's Note: This report has been prepared from unaudited reports submitted by each installment loan licensee. The Department of Banking accepts no responsibility for the accuracy or completeness of this report.

CONSUMER FINANCE DIVISION
INSTALLMENT LOAN COMPANIES
CLASSIFICATION OF LOANS MADE DURING THE YEAR

Loans by Size

Size of Loans	*December 31, 1985* *No. of Loans*	*Amount*	*December 31, 1986* *No. of Loans*	*Amount*
Loans of $300 or less	923	$ 215,359.80	529	$ 112,206
Loans of $300 to $1,000	9,587	6,179,178.07	6,018	4,044,490
Loans of $1,000 to $2,000	11,131	15,778,435.32	10,283	14,738,657
Loans of $2,000 to $3,000	6,786	16,151,420.74	6,911	16,613,387
Loans of $3,000 to $4,000	2,865	9,663,962.62	2,770	9,336,524
Loans of $4,000 to $5,000	1,198	5,316,160.54	1,104	4,913,460
Loans of $5,000 to $6,000	581	3,169,707.59	536	2,914,148
Loans of $6,000 to $7,000	352	2,293,780.86	231	1,503,842
Loans in excess of $7,000	1,292	20,412,862.57	1,145	22,439,740
	34,715	$79,180,868.11	29,527	$76,616,454

Loans by Size

Size of Loans	*December 31, 1987* *No. of Loans*	*Amount*
Loans of $300 or less	483	$ 99,648
Loans of $300 to $1,000	5,535	3,788,940
Loans of $1,000 to $2,000	11,200	16,270,524
Loans of $2,000 to $3,000	7,522	18,234,640
Loans of $3,000 to $4,000	2,991	10,130,960
Loans of $4,000 to $5,000	1,411	6,191,216
Loans of $5,000 to $6,000	587	3,181,529
Loans of $6,000 to $7,000	279	1,796,268
Loans in excess of $7,000	1,888	32,167,312
	31,896	$91,861,037

Loans by Type of Security

Type of Security	*December 31, 1985* *No. of Loans*	*Amount*	*December 31, 1986* *No. of Loans*	*Amount*
Household Goods	6,636	$14,393,134.54	6,411	$13,588,891
Automobiles	4,307	12,225,079.13	4,445	12,092,582
Other Chattels	2,102	6,042,366.31	2,409	7,163,913
Unsecured	19,472	29,054,367.03	11,711	19,729,433
Co-maker Endorsed or Guaranteed	212	361,023.15	162	270,709
Wage Assignment	3	2,644.88	4	9,441
Real Estate	1,183	15,211,183.13	1,174	17,509,273
Other Consideration	790	1,880,514.00	3,211	6,252,212
	34,705	$79,170,312.17	29,527	$76,616,454

Loans by Type of Security

Type of Security	*December 31, 1987* *No. of Loans*	*Amount*
Household Goods	7,628	$16,413,537
Automobiles	4,187	11,756,870
Other Chattels	3,935	9,393,099
Unsecured	10,728	26,306,843
Co-maker Endorsed or Guaranteed	173	272,863
Wage Assignment	2	4,808
Real Estate	1,440	20,279,529
Other Consideration	3,806	7,433,490
	31,899	$91,861,039

CONSUMER FINANCE DIVISION
INSTALLMENT LOAN COMPANIES

Litigation Against Borrowers

	December 1985		*December 1986*	
	No. of Accounts	*Amount Due*	*No. of Accounts*	*Amount Due*
Suits Instituted	Not Available		402	$861,963
Judgments Obtained			32,284	514,865
Suits Settled Before Judgment			60	230,886
Suits Pending at End of Year			62	116,166

Litigation Against Borrowers

	December 1987	
	No. of Accounts	*Amount Due*
Suits Instituted	912	$2,067,229.72
Judgments Obtained	638	1,272,385.48
Suits Settled Before Judgment	135	466,442.03
Suits Pending at End of Year	144	305,066.70

POSSESSION OF CHATTELS

	When In Use		*When Not In Use*	
	No. of Accounts	*Loan Balance Due*	*No. of Accounts*	*Loan Balance Due*
		December 1985		
Household Goods	Not Available		Not Available	
Automobiles				
Other Chattels				
		December 1986		
Household Goods	21	$ 33,520	10	$ 15,148
Automobiles	31	79,444	14	46,593
Other Chattels	7	19,840	5	14,067
		December 1987		
Household Goods	37	$ 53,404	12	$ 16,886
Automobiles	53	146,039	30	73,089
Other Chattels	46	232,665	9	58,804

SALES OF CHATTELS

	December 1985	*December 1986*	*December 1987*
No. of Accounts	Not Available	59	127
Amount of Original Loans		$338,173	$736,485
Loan Balance Due at Time of Sales		222,385	405,018
Interest Due at Time of Sales		10,186	27,795
Gross Proceeds of Sales		81,921	166,080
Expenses of Sales		3,181	7,909

INSURANCE PROCURED BY OR THROUGH LICENSEE

	December 1985		*December 1986*	
Type of Insurance	*No. of Accounts*	*Premium Charged*	*No. of Accounts*	*Premium Charged*
Tangible Personal Property	Not Available		5,808	$ 432,781
Health and Accident			21,234	1,411,709
Life			22,369	1,281,193
Other			2,661	24,456

INSURANCE PROCURED BY OR THROUGH LICENSEE

	December 1987	
Type of Insurance	*No. of Accounts*	*Premium Charged*
Tangible Personal Property	13,695	$1,192,301
Health and Accident	42,964	3,310,516
Life	44,969	3,136,214
Other	9,055	91,565

BUREAU OF SECURITIES
FINANCIAL TRANSACTIONS AND
SURPLUS IN THE CASH FUND

Year	*Income*	*Securities Fund Expense*	*Funds Used by Financial Agencies Division*	*Contribution to State General Fund*	*Surplus*
1939	$ 6,193.23	$ 4,410.21			$ 12,061.01
1940	7,145.17	6,320.01			12,841.17
1941	5,046.38	5,485.91			12,801.64
1942	4,141.40	3,000.04			13,543.00
1943	4,961.20	3,506.54			14,997.66
1944	5,631.50	4,750.09			15,879.07
1945	8,927.50	6,803.17			18,003.40
1946	13,864.61	7,891.25			23,976.76
1947	10,811.70	8,816.33			25,972.13
1948	9,461.55	9,718.56			25,715.12
1949	10,577.70	9,908.43			26,384.39
1950	14,348.55	12,528.28			28,204.66
1951	15,969.75	10,430.60			33,743.81
1952	17,960.80	14,243.64			37,460.97
1953	15,796.46	15,468.18			37,789.25
1954	20,094.00	16,122.16			41,671.09
1955	56,120.70	18,246.53			79,635.26
1956	36,925.13	27,312.29			89,248.10
1957	37,457.85	34,147.62			92,558.33
1958	44,217.40	18,310.37			118,456.36
1959	59,159.54	21,040.73		$ 87,910.53	68,673.64
1960	56,094.98	32,489.95			92,278.67
1961	93,293.18	26,639.88	$ 20,177.49		138,754.48
1962	84,195.11	24,665.39	22,870.20		175,414.00
1963	65,892.13	17,144.36	36,914.11	107,503.23	79,744.43
1964	73,040.12	14,720.10	53,040.82		85,023.63
1965	99,916.54	10,535.11	46,749.84		127,655.22
1966	122,601.30	27,695.45			222,561.07
1967	127,622.30	30,743.98			319,439.39
1968	103,637.81	38,674.66			384,402.54*
1969	282,825.92	41,039.48			626,188.98
1970	238,716.33	49,523.83		576,188.98	239,192.50
1971	196,323.68	57,317.86			378,198.32
1972	238,200.66	54,591.44	335,820.32		225,987.22
1973	303,244.12	53,510.25			475,721.09
1974	222,981.67	66,216.35	35,000.00		597,486.41
1975	294,903.68	92,669.49			799,720.60
1976	263,399.67	93,960.11		650,000.00	319,160.09
1977	348,187.64	114,168.09			553,179.64
1978	388,138.00	129,703.00			811,616.37
1979	644,667.74	137,669.27		1,000,000.00	318,614.89
1980	1,382,922.90	217,895.99		1,000,000.00	483,641.80
1981	1,933,971.73	234,662.37		1,000,000.00	1,182,951.16
1982	2,731,443.50	241,846.20		2,500,000.00	1,172,548.46
1983	2,724,345.60	270,888.60		3,400,000.00	226,005.46
1984	2,329,448.38	346,302.61		2,000,000.00	209,151.23
1985	2,751,984.71	506,925.78			2,454,210.16
1986	4,583,857.83	393,491.18		1,000,000.00	5,644,576.81
1987	6,398,986.47	481,879.81		3,000,000.00	8,561,683.42
1988	6,013,741.07	539,064.27		6,000,000.00	8,036,360.22

*Adjusted from a calendar year reporting to a fiscal year beginning with the year 1967/1968.

BUREAU OF SECURITIES
ISSUERS

	June 30, 1985	*June 30, 1986*
Applications Filed	2,529	3,324
Applications Denied	(9)	(3)
Applications Withdrawn for Cause	(218)	(235)
Applications Issued	2,302	3,086

ISSUERS

	June 30, 1987	*June 30, 1988*
Applications Filed	3,718	3,307
Applications Denied	(1)	0
Applications Withdrawn for Cause	(293)	(289)
Applications Issued	3,424	3,018

BROKER-DEALERS

	June 30, 1985	*June 30, 1986*
Registrations in force	515	614
New Registrations	132	102
Total Orders Entered During the Year	647	716
Registrations Cancelled	(33)	(49)
REGISTRATIONS IN FORCE	614	667

BROKER-DEALERS

	June 30, 1987	*June 30, 1988*
Registrations in force	667	701
New Registrations	112	138
Total Orders Entered During the Year	779	839
Registrations Cancelled	(78)	(86)
REGISTRATIONS IN FORCE	701	753

BUREAU OF SECURITIES
ISSUERS

Schedule of Issuer's applications filed with the Bureau showing the number and amount of registration issued and the number of applications.

Year	*Number of Registrations Issued*	*Amount of Registrations Issued*	*Registrations Denied or Withdrawn*
1939	30	$2,362,575	8
1940	41	2,883,400	4
1941	34	1,492,511	2
1942	32	1,260,800	1
1943	36	2,136,200	0
1944	35	2,646,000	0
1945	55	5,492,550	0
1946	80	9,459,847	4
1947	61	6,838,394	0
1948	67	5,485,750	1
1949	74	5,676,700	0
1950	86	8,850,404	0
1951	95	10,781,368	0
1952	102	11,271,391	0
1953	81	9,959,434	0
1954	117	12,688,352	1
1955	155	48,064,847	5
1956	152	26,417,011	9
1957	160	25,725,150	6
1958	168	32,838,450	6
1959	201	41,841,964	19
1960	239	38,676,160	52
1961	340	70,151,950	51
1962	253	60,093,300	8
1963	224	45,746,030	4
1964	270	51,546,333	0
1965	383	77,723,015	1
1966	349	100,690,421	0
1967	459	100,982,178	0
1968	692	192,940,066	1
1969	954	236,369,401	1
1970	722	178,185,790	4
1971	918	162,482,230	2
1972	1007	256,222,450	28
1974	634	129,563,116	103
1975	682	170,268,855	31
1976	964	231,153,028	0
1977	734	173,514,576	14
1978	818	234,362,503	28
1979	847	437,864,783	41
1980	1329	1,053,033,936	25
1981	1575	1,536,501,075	67
1982	1786	2,607,490,277	119
1983	2299	2,451,475,402	147
1984	2325	2,011,168,235	192
1985	2302	2,172,465,659	223
1986	3086	4,111,096,897	238
1987	3424	6,100,822,335	294
1988	3018	4,820,573,174	289

NOTE: Adjusted from a Calendar Year reporting to a Fiscal Year beginning with the year 1973/1974. Figures include additional and renewal registrations beginning with the year 1981.

BUREAU OF SECURITIES
BROKER-DEALERS AND AGENTS

Schedule showing registration of
Broker-Dealers and Agents

Year	*Broker-Dealers* Number Registered	Number Denied	Cancelled For Cause	*Agents* Number Registered	Number Denied
1939	57	6	3	185	10
1940	65	0	1	165	0
1941	64	1	0	147	0
1942	54	0	0	112	0
1943	55	0	0	108	0
1944	59	0	0	104	0
1945	57	0	0	120	0
1946	61	0	0	168	0
1947	64	0	0	186	0
1948	67	0	0	196	0
1949	68	0	0	245	0
1950	75	0	0	262	0
1951	79	0	0	283	0
1952	83	0	0	297	0
1953	82	0	0	306	0
1954	89	0	0	345	0
1955	91	1	0	362	0
1956	94	2	0	427	0
1957	90	1	0	517	0
1958	94	4	2	563	0
1959	93	5	0	681	0
1960	94	2	0	769	0
1961	113	0	0	833	0
1962	120	0	1	720	21
1963	119	0	0	796	1
1964	122	0	0	977	1
1965	124	1	0	1,033	0
1966	138	0	0	1,106	0
1967	147	0	0	1,484	0
1968	177	0	0	1,418	0
1969	210	0	0	2,430	0
1970	237	0	0	1,964	0
1971	246	0	0	2,346	0
1972	264	0	0	2,614	1
1973					
1974	261	0	0	2,468	1
1975	238	0	0	1,661	0
1976	273	0	0	2,526	0
1977	272	0	0	2,534	0
1978	294	0	13	2,424	0
1979	309	0	25	2,801	0
1980	320	0	24	3,276	0
1981	333	0	8	3,685	0
1982	393	0	10	*5,843	0
1983	440	0	20	4,369	3
1984	515	0	33	6,095	1
1985	614	5	28	9,357	37
1986	667	3	49	10,099	20
1987	701	2	76	14,495	3
1988	753	0	86	16,611	0

NOTE: Adjusted from calendar year reporting to fiscal year beginning with the year 1973/1974.

*Figure may be distorted due to conversion to computer.

BUREAU OF SECURITIES
BROKER-DEALERS
NEW 1985-1986 REGISTRATIONS

Name of Broker-Dealer	*Location*
A I M Distributors, Inc.	Houston, TX
Adler Coleman & Co., Inc.	New York, NY
Affiliated Financial Services, Inc.	Lincoln, NE
Alger, Fred & Co., Inc.	Jersey City, NJ
Ampal Securities Corporation	New York, NY
Askar Corp.	Bloomington, MN
Avanti Associates Financial Services, Inc.	Phoenix, AZ
Axe Securities Corporation	Tarrytown, NY
BMA Financial Services, Inc.	Kansas City, MO
Baker, Watts & Company	Baltimore, MD
Barclay Investments, Inc.	Providence, RI
Benaroya Securities Company	Seattle, WA
Benefitscorp Equities, Inc.	Englewood, CO
Benham Government Income Trust	Palo Alto, CA
Beuret & Company, Ltd.	New York, NY
Birr, Wilson Securities, Inc.	San Francisco, CA
Bond Trust for Bank Trust Departments	Boston, MA
Borden Securities Company	Santa Barbara, CA
Boston Company Funds Distributor	Boston, MA
J. C. Bradford & Co	Nashville, TN
Bull & Bear Service Center, Inc.	New York, NY
R. T. Caldwell & Company, Inc.	Denver, CO
Cantor, Fitzgerald & Company, Inc.	Beverly Hills, CA
Carnegie Securities Corporation	Princeton, NJ
Clipper Fund, Inc.	Beverly Hills, CA
Commonwealth Equity Services, Inc.	Newton, MA
Cornwall Securities, Inc.	New York, NY
DiVall Real Estate Securities Corp.	Madison, WI
Dover Group, Inc.	Houston, TX
1129 Investment Group, Ltd., The	Phoenix, AZ
Engler & Budd Company	Minneapolis, MN
Evans & Company Incorporated	New York, NY
F & G Securities, Inc.	Baltimore, MD
FFP Securities, Inc.	Chesterfield, MO
FPI Crest Securities, Inc.	Orem, UT
Fidelity Equity Services Corp. (FESCO)	Dallas, TX
First Bankers Securities Corp.	Mason City, IA
First Union Securities, Inc.	Portland, OR
FirstTier Brokerage, Inc.	Lincoln, NE
Ford Financial Services, Inc.	Dearborn, MI
Fox Capital Corp.	San Mateo, CA
General Securities Corp.	Kansas City, MO
Gradison & Company, Inc.	Cincinnati, OH
Grey, Randolf & Abbott, Ltd.	Clayton, MO
Grubb & Ellis Securities Company	San Francisco, CA
Gruntal & Co., Inc.	New York, NY
Hibbard-Beck, Inc.	Silver Spring, MD
Homans, McGraw, Trull, Valeo & Co. Inc.	Boston, MA
Independent American Equities, Ltd.	Irving, TX
Inland Securities Corporation	Oak Brook, IL
Integrated Resources Marketing, Inc.	New York, NY
Investment Group Securities Corp.	Washington, D.C.

Name of Broker-Dealer	*Location*
Janus Value Fund, Inc.	Denver, CO
Janus Venture Fund, Inc.	Denver, CO
Kayne, Anderson & Co.	Los Angeles, CA
Kenbee Securities, Inc.	New York, NY
Kennedy, Cabot & Company	Beverly Hills, CA
LaBrec Securities, Inc.	Nashville, TN
Tangelier Securities, Inc.	Boston, MA
Lazard Freres & Co.	New York, NY
Lepercq Equity Corporation	New York, NY
Love Securities, Inc.	St. Louis, MO
Marantette & Company, Inc.	Detroit, MI
McLaughlin, Piven, Vogel, Inc.	New York, NY
Messner, Martin and Roberts, Inc.	Wichita, KS
Meyer, Kohn & Co.	Cincinnati, OH
Milk St. Investment Corp.	Boston, MA
J. P. Morgan Municipal Finance, Inc.	New York, NY
Mountain Financial, Inc.	Salt Lake City, UT
Mutual Qualified Income Fund, Inc.	New York, NY
O. R. Securities, Inc.	Chesterfield, MO
PFG Securities, Inc.	Bellevue, WA
Planned Investments, Inc.	San Francisco, CA
Planvest Capital Corporation	Manhattan Beach, CA
Pollock Financial Corporation	Palo Alto, CA
PRO Income Fund, Inc.	Blue Bell, PA
Review Distributing Corporation	Oreland, PA
Royce Park Investments, Inc.	Denver, CO
Ruan Securities Corporation	Des Moines, IA
Saferstein, Mark David	Omaha, NE
Schneider Securities, Inc.	Denver, CO
Schroff Brokerage Corporation	Roeland Park, KS
Shatkin Financial Services, Inc.	Chicago, IL
Shatkin-Lee Securities Co.	New York, NY
J. Robert Sheeks & Co.	Spokane, WA
Smith & Hayes Financial Services Corp.	Lincoln, NE
Sovran Investment Corp.	Richmond, VA
Sprung & Wise Securities, Inc.	Denver, CO
State Bond Sales Corporation	New Ulm, MN
SteinRoe Governments Plus	Chicago, IL
SteinRoe High Yield Bonds	Chicago, IL
SteinRoe Intermediate Municipals, Inc.	Chicago, IL
Suffolk Securities Corporation	Beverly Hills, CA
Syndex Securities Corporation	Irving, TX
UMIC, Inc.	Memphis, TN
Unified Management Corporation	Indianapolis, IN
United Missouri Brokerage Services, Inc.	Kansas City, MO
H. D. Vest Investment Securities, Inc.	Irving, TX
Walnut Street Securities, Inc.	St. Louis, MO
Weil, Christopher, & Company, Inc.	Glendale, CA
Whitehall Financial Corporation	Seattle, WA
Ziegler Thrift Trading Inc.	Minneapolis, MN

BUREAU OF SECURITIES
BROKER-DEALERS
NEW 1986-1987 REGISTRATIONS

Name of Broker-Dealer	*Location*
A. F. Investments, Inc.	Philadelphia, PA
AMA Advisers, Inc.	Blue Bell, PA
Adams, Cohen Securities Inc.	Great Neck, NY
Adkins Securities, Inc.	St. Cloud, MN
America First Programs, Inc.	Omaha, NE
American Pacific Securities Corp.	Pasadena, CA
Atalanta/Sosnoff Management Corporation	New York, NY
BT Securities Corporation	New York, NY
Bench Securities Corp.	Fort Lee, NJ
Blackstone Group, The	New York, NY
Bradstreet Capital, Inc.	Deerfield Beach, FL
Bull, Inc.	La Jolla, CA
Centennial Investment Company	Orlando, FL
Chase Lincoln First Brokerage Services, Inc.	Rochester, NY
Citicorp Financial Services, Inc.	New York, NY
Coast Financial Advisors Mission	Viego, CA
Cohig & Associates	Denver, CO
Congress Securities Company	Boston, MA
Consolidated Resources, Inc.	Minneapolis, MN
Continental Equities Corp. of America	New York, NY
V.H. Costello Securities, Inc.	Spokane, WA
Descap Securities, Inc.	Hauppauge, NY
Dogwood Thoroughbreds, Inc.	Atlanta, GA
Ernst, Diessner Securities Corp.	Phoenix, AZ
FCM Securities Corporation	Bloomfield Hills, MI
Federation For Financial Independence, Inc.	Los Angeles, CA
Financial Architects Securities Corporation	Tucson, AZ
First Arizona Investment Securities, Inc.	Phoenix, AZ
First Interstate Capital Markets, Inc.	Los Angeles, CA
Foresters Equity Services Inc.	Solana Beach, CA
Franklin Financial Services Corp.	Springfield, IL
Freedom Distributors Corporation	Boston, MA
GARCO Equity Sales, Inc.	Dallas, TX
GNA Securities, Inc.	Seattle, WA
HCA Securities, Inc.	Toledo, OH
Hibbard Brown & Co.	Greenbelt, MD
Houghton Capital Corporation	New York, NY
Hutchison Financial Corporation	Minneapolis, MN
ICON Securities Corp.	White Plains, NY
Illinois Company, The	Chicago, IL
Index Securities Inc.	Chicago, IL
Integrated Capital Services, Inc.	New York, NY
International Capital Formation Corporation	Englewood, CO
International Heritage Securities, Inc.	Boston, MA
Investment Account Services Corp.	Milwaukee, WI
Investment Brokers of America	Bakersfield, CA
Investors First Securities, Inc.	Omaha, NE
Iowa Capital Corporation West	Des Moines, IA
Johnson, Lane, Space, Smith & Co.	Atlanta, GA
Kavanaugh Securities, Inc.	Dallas, TX
Keefe, Bruyette & Woods, Inc.	New York, NY
Kober Financial Corp.	Englewood, CO
Korn, Womack, Stern & Associates, Inc.	Southfield, MI

Name of Broker-Dealer	*Location*
Marc J. Lane & Company	Chicago, IL
Lane, McNally & Jackson, Inc.	Atlanta, GA
La Salle St. Securities, Inc.	Chicago, IL
Liberty Group, A California Limited Partnership	Newport Beach, CA
MLB Investments, Ltd.	Denver, CO
MLC Securities Corporation	Ridgefield, CT
MTL Equity Products, Inc.	Oak Brook, IL
Madison Marketing Corporation	Glendale, CA
Maniatis, Gooding & Brand, Inc.	Scottsdale, AZ
Marketing One Securities, Inc.	Portland, OR
Marshall & Co. Securities, Inc.	Atlanta, GA
Marshall Davis, Inc.	Denver, CO
McCarthy & Co.	Omaha, NE
McKewon & Timmons	San Diego, CA
MetLife - State Street Investment Services, Inc.	Boston, MA
Moore & Schley Municipals, Inc.	New York, NY
J.P. Morgan Equities, Inc.	New York, NY
Mutual Securities, Inc.	Agoura Hills, CA
NEOKA Securities, Inc.	Omaha, NE
Nathan & Lewis Securities, Inc.	New York, NY
Newbridge Securities Inc.	New York, NY
Newhard, Cook & Co.	St. Louis, MO
Nicholas II, Inc.	Milwaukee, WI
Nicholas Income Fund, Inc.	Milwaukee, WI
Nicholas Limited Edition, Inc.	Milwaukee, WI
Nomura Securities International, Inc.	New York, NY
North Star International Fund, Inc.	Minneapolis, MN
North Star Reserve Fund, Inc.	Minneapolis, MN
Oberweis Securities, Inc.	Aurora, IL
Oppenheimer Fund Management, Inc.	New York, NY
OTRA Financial Group, Inc.	Glendale, CA
PAMCO Securities and Insurance Services	Encino, CA
PNMR Securities, Inc.	Seattle, WA
Planners Independent Management, Inc.	Solana Beach, CA
Primary Trend Fund, Inc., The	Milwaukee, WI
Prime Financial Securities, Inc.	Scottsdale, AZ
Qualicorp Financial, Inc.	Tampa, FL
Radford Capital Corporation	Paramus, NJ
Republic Securities, Inc.	Chicago, IL
Resource Distributors, Inc.	New York, NY
Resource Equities Corporation	Atlanta, GA
Rowe, Henry, Johnson & Deal, Inc.	Jacksonville, IL
Evan Ryan Securities, Inc.	Denver, CO
Saxon Group, Inc., The Farmington	Hills, MI
Securities Network	Tucson, AZ
Security First Financial, Inc.	Los Angeles, CA
Shearson Pacific	New York, NY
Sheffield Investments, Inc.	New York, NY
Steinroe Equity Portfolio	Chicago, IL
TBC Funds Distributor, Inc.	Boston, MA
Texas First Brokerage Services, Inc.	Houston, TX
Robert Thomas Securities	St. Petersburg, FL
Trafalgar Securities Corp.	Los Angeles, CA
Transmarket Financial, Inc.	Chicago, IL
Triple Check Financial Services, Inc.	Burbank, CA
Waterhouse Securities, Inc.	New York, NY
Wessels, Arnold & Henderson, L.P.	Minneapolis, MN
Western Discount Securities, Inc.	Boulder, CO
Jack White & Company	San Diego, CA

BUREAU OF SECURITIES
BROKER-DEALERS
NEW 1987-1988 REGISTRATIONS

Name of Broker-Dealer	*Location*
AAL Distributors, Inc.	Appleton, WI
ABI Brokers, Inc.	Minnetonka, MN
ANFS, Inc.	Phoenix, AZ
Adams, Viner & Mosler, Ltd.	W. Palm Beach, FL
Adler, Coleman & Co., Inc.	New York, NY
Advanced Securities & Investments, Ltd.	Englewood, CO
Alliance Fund Distributors	New York, NY
American Capital Equities, Inc.	St. Louis, MO
American Capital Marketing, Inc.	Houston, TX
American Continental Corporation	Phoenix, AZ
American Heartland Investing	Salina, KS
Argus Investments, Inc.	Madison, WI
Atlanta One, Inc.	Costa Mesa, AZ
BT Securities Corporation	New York, NY
Benham Distributors, Inc.	Palo Alto, CA
Birchtree Financial Services, Inc.	Kansas City, MO
Blaine, Andrews & Co., Inc.	New York, NY
Brennan Roso Securities, Inc.	Englewood, CO
Brill Securities, Inc.	New York, NY
Brokers Securities, Inc.	Norfolk, VA
Bryan, Worley & Co., Inc.	Little Rock, AR
CIS Investment Corporation	San Francisco, CA
CMCMC, Inc.	New York, NY
CMT Associates	New York, NY
CNL, Inc.	Clayton, MO
Calamos Financial Services, Inc.	Oak Brook, IL
Capital Securities Group, Inc.	Ft. Collins, CO
Capital West Securities, Inc.	Tucson, AZ
Carillon Investments, Inc.	Cincinnati, OH
Cary Grant & Co., Inc.	Chicago, IL
Century Capital Corp. of South Carolina	Greenville, SC
Chelsea Securities, Inc.	Newport Beach, CA
Chemical Securities	New York, NY
Chesterfield Securities, Incorporated	Clarksburg, WV
Cimmaron Securities Corporation	Spokane, WA
Colonial Investment Services, Inc.	Boston, MA
Colonial Tax-Exempt Money Market Trust	Boston, MA
Columbus Securities, Inc.	Phoenix, AZ
Commercial Investment Alternatives, Inc.	St. Helena, CA
Communications Equity Associates, Inc.	Tampa, FL
Concord Financial Group, Inc.	New York, NY
DeRand Investment Corporation of America	Arlington, VA
Desaint Equities Corp.	Tempe, AZ
Deutsche Bank Capital Corp.	New York, NY
Eastern Financial Corporation	Dallas, TX
Eclipse Financial Asset Trust	New York, NY
Evergreen American Retirement Trust	Harrison, NY
Evergreen Money Market Trust	Harrison, NY
Evergreen Value Timing Fund	Harrison, NY
Fidelity Investments Institutional Services Co., Inc.	Boston, MA
Financial Northeastern Securities, Inc.	Caldwell, NJ
Financial Power Corp.	New York, NY
Financial Synergies Equities, Inc.	Houston, TX

Name of Broker-Dealer	*Location*
First Alliance Securities, Inc.	Atlanta, GA
First Atlantic Investment Corp.	New York, NY
First Dominion Capital Corporation	Richmond, VA
First Eagle, Inc.	Englewood, CO
First Financial Equity Corp.	Scottsdale, AZ
First Interregional Equity Corp.	Springfield, NJ
First Kansas City Securities, Inc.	Kansas City, MO
First Options of Chicago, Inc.	Chicago, IL
First State Investments, Inc.	Little Rock, AR
First Money Securities Corporation	Little Rock, AR
Fogelman Securities Company	Memphis, TN
Ford Financial Services, Inc.	Dearborn, MI
GANS Securities Corporation	Beverly Hills, CA
G.S. Securities Corporation	New York, NY
G.T. Global Financial Services, Inc.	San Francisco, CA
F.J. Garber & Co.	Sioux City, IA
Glickenhaus & Co.- New Jersey	Clifton, NJ
Greenwich Capital Markets, Inc.	Greenwich, CT
Oscar Gruss & Son, Incorporated	New York, NY
Hambrecht & Quist, Inc.	San Francisco, CA
Hamilton, Williams & Co., Inc.	Portland, OR
J.B. Hanauer & Co.	Livingston, NJ
Hartwell Distributors, Inc.	New York, NY
High Yield Management Securities, Inc.	Clifton, NJ
Historic Square Equities, Inc.	Indianapolis, IN
Home Shopping Club Securities, Inc.	Dallas, TX
Independent Investment Brokers of America	San Diego, CA
International Assets Advisory Corp.	Winiter Park, FL
InvestNet Corporation	Pittsburgh, PA
Janus Income Series	Denver, CO
Keffer Capital Management, Inc.	New York, NY
Kimbridge & Co.	Minneapolis, MN
Michael W. Lamb & Associates, Inc.	Kansas City, MO
Lincoln Investment Planning, Inc.	Jenkintown, PA
M.G.S.I. Securities, Inc.	Houston, TX
Malson, Nugent & Co.	New York, NY
Marquette Financial Services, Inc.	Minneapolis, MN
McClees Investments, Inc.	Minneapolis, MN
McDonnell Douglas Securities Corporation	Troy, MI
Mid-America Securities Corp.	Indianapolis, IN
Moore, Sehley, Cameron & Co.	New York, NY
Murphey Faure, Inc.	Spokane, WA
Mutual Series Fund, Inc.	New York, NY
Nationwide Financial Services, Inc.	Columbus, OH
Newbold's Son & Co., Inc., W.H.	Philadephia, PA
Nicholas Money Market Fund, Inc.	Milwaukee, WI
William O'Neil & Company, Incorporated	Los Angeles, CA
Pan Oceanic Investments, Inc.	Honolulu, HI
Perelman - Carley & Associates, Inc.	Omaha, NE
C.E. Pfeifer & Co., Inc.	Pittsburgh, PA
Philips, Appel & Walden, Inc.	New York, NY
Pioneer Money Market Trust	Boston, MA
REFCO Securities, Inc.	New York, NY
RJO Securities, Inc.	Chicago, IL
Rauscher Pierce Refnes, Inc.	Dallas, TX
Reeves & Company, Investments & Securities, Incorporated	Cheyenne, WY
Reich & Co., Inc.	New York, NY
Reynolds Dewitt Securities Company	Cincinnati, OH
Robertson, Colman & Stephens	San Francisco, CA
Russell Fund Distributors, Inc.	Tacoma, WA
Rutherford & Company	Philadephia, PA
SBCI, Swiss Bank Corporation Investment Banking, Inc.	New York, NY
SME Capital Management Corporation	Houston, TX

Name of Broker-Dealer	*Location*
SMP Capital Corp.	Portland, OR
Schaefer Securities, Inc.	Houston, TX
Seventh Management, Inc.	New York, NY
Southmark Capital Resource	Long Beach, CA
Southmark Evnicon Sec. Corp.	New York, NY
Spelman & Co., Incorporated	LaJolla, CA
R.C. Stamm & Co., Inc.	New York, NY
TRS Service Corporation	New York, NY
Texas State Securities, Inc.	Austin, TX
Toluca Pacific Securities Corp.	Burbank, CA
Tomlin Securities, Inc.	Dallas, TX
Trivest Securities Incorporation	Miami, FL
United Planners Financial Services of America	Scottsdale, AZ
Value Equities Corporation	San Diego, CA
Vickers da Costa Securities, Inc.	New York, NY
Weber Reardon Securities, Inc.	Phoenix, AZ
WenBirkhofer & Co., Inc.	Los Angeles, CA
Wheat, First Securities, Inc.	Richmond, VA
Thomas F. White & Co.	San Diego, CA
Windsor Equity Corporation	Brookfield, WI
Winsbury Company, L.P., The	Columbus, OH

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REPORT OF THE

DEPARTMENT OF BANKING AND FINANCE

STATE OF NEBRASKA

July 1, 1988 to June 30, 1990

KAY A. ORR
Governor

CYNTHIA H. MILLIGAN
Director of Banking and Finance

REPORT OF THE

DEPARTMENT OF BANKING AND FINANCE

STATE OF NEBRASKA

July 1, 1988 to June 30, 1990

KAY A. ORR
Governor

CYNTHIA H. MILLIGAN
Director of Banking and Finance

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DEPARTMENT OF BANKING AND FINANCE
State of Nebraska

DIRECTOR
Cynthia H. Milligan

STATE BANKS
INDUSTRIAL LOAN AND INVESTMENT COMPANIES
COOPERATIVE CREDIT ASSOCIATIONS
BUILDING AND LOAN ASSOCIATIONS
CONSUMER FINANCE DIVISION
CHECK SALES DIVISION
TRUST COMPANIES
CREDIT UNIONS

DEPUTY DIRECTOR/FINANCIAL INSTITUTIONS
Ray A. Pont

REVIEW EXAMINERS
John E. Bussen
Kent W. Plummer
Nick Lenzen

ASSISTANT DIRECTOR
Glenn W. Callaway

BUDGET OFFICER
Eric B. Asboe II

ADMINISTRATIVE ASSISTANT II
Catherine A. Chase

ADMINISTRATIVE ASSISTANT I
Janice A. Borchert

OFFICE ASSISTANTS
Cathy L. Fick, Office Clerk II
Roberta J. Irons, Staff Assistant II
Lori Pritschau, Accounting Clerk II
Betty L. Fogerty, Typist II
Lou Meisinger, Administrative Secretary

EXAMINERS

Omaha Territory:
*James L. Korcek
Timothy G. Anderson
Paul E. Carpenter
James M. Davis
Robert J. Mayo
Larry Y. Moore
Todd E. Roth
Jeffrey A. Russell
Brenda White

Lincoln Territory:
*Joel D. Fanders
John C. Braisted
Neil T. Butler
Mike Cornelius
Gregory G. Freese
Duane E. Norden
David L. Warren

Kearney Territory:
*Tony Kriz II
William A. Bergh
Kenneth R. Brestel
Paul M. Gustafson
Kelly J. Lammers
Timothy W. Mannlein
James P. McTygue
Michael T. Miller
Perry T. Neill
Michael R. Rafferty
Steven D. Schepers
Kenneth B. Spellmeyer

York Trust Office:
Steven K. Spady

Credit Unions/Savings and Loans/
Installment Loan Companies:
*Joy L. Kokes
Charles S. Cejka

*District Examiner in Charge of Territory

GENERAL COUNSEL
Patricia A. Herstein

AGENCY LEGAL COUNSEL
Lucinda Cordes Glen

LEGAL AIDE II

Ken Esch

David Hohman

COMPUTER DIVISION

EDP EXAMINER
Louis P. Solnosky

APPLICATIONS ANALYST IV
Mark R. MacNabb

APPLICATIONS ANALYST II
Delmont L. Ahlman

OFFICE ASSISTANTS
Jean Simpson, Staff Assistant I
David L. Foster, Data Terminal Systems Operator

BUREAU OF SECURITIES

ASSISTANT DIRECTOR
Jack E. Herstein

LEGAL COUNSEL
Ann D. Diers

ATTORNEY I
Neal P. Nelson

SECURITIES EXAMINER III
Thomas A. Sindelar

SECURITIES ANALYST I
Jeffrey A. Norman

SECURITIES ANALYST II
Michael W. McDannel

OFFICE ASSISTANTS

Pamela S. Burnham, Office Clerk III
Karen K. Matejka, Staff Assistant I

Debbie L. Halada, Staff Assistant I
Karen D. Mayo, Staff Assistant I

SECRETARIES, COMMISSIONERS, SUPERINTENDENTS DIRECTORS AND DEPUTIES

1892 to 1895	Richard H. Townley, Secretary, State Banking Board
1895 to 1901	P.L. Hall, Secretary, State Banking Board
1901 to 1917	Edward Royse, Secretary, State Banking Board
1917 to 1919	J.J. Tooley, Secretary, State Banking Board
1919 to 1925	J.E. Hart, Secretary, State Banking Board
1925 to 1927	Kirk Griggs, Secretary, State Banking Board
1927 to 1931	Clarence G. Bliss, Secretary, State Banking Board
1929 to 1931	George W. Woods, Bank Commissioner
1931 to 1933	E.H. Luikart, Secretary, State Banking Board
1933 to 1935	George W. Woods, Deputy Superintendent
1935 to 1939	B.N. Saunders, Superintendent of Banking
1939 to 1943	Wade R. Martin, Director of Banking
1939 to 1947	J.F. McLain, Deputy Superintendent
1943 to 1947	J. Fred Peters, Director of Banking
1947 to 1959	J.F. McLain, Director of Banking
1947 to 1967	C.R. Haines, Deputy Director
1959 to 1961	Edwin N. Van Horne, Director of Banking
1961 to 1964	Ralph E. Misko, Director of Banking
1964 to 1966	Henry E. Ley, Director of Banking
1966 to 1967	Byron Dunn, Director of Banking
1967 to 1969	C.R. Haines, Director of Banking
1967 to 1985	Charles W. Mitchell, Deputy Director
1969 to 1970	Edwin A. Langley, Director of Banking
1971 to 1975	Henry E. Ley, Director of Banking
1975 to 1978	William H. Riley, Director of Banking & Finance
1979 to 1983	Paul J. Amen, Director of Banking & Finance
1983 to 1984	John P. Miller, Director of Banking & Finance
1984 to 1985	Roger M. Beverage, Director of Banking & Finance
1985 to 1985	Roger W. Hirsch, Acting Director of Banking & Finance
1985 to 1987	James C. Barbee, Director of Banking & Finance
1987 to	Cynthia H. Milligan, Director of Banking & Finance

LEGAL HOLIDAYS

January 1	New Year's Day
January	Martin Luther King Jr.'s Birthday, Third Monday
February	President's Day, Third Monday
April	Arbor Day, Last Friday in April
May	Memorial Day, Last Monday in May
July 4	Independence Day
September	Labor Day, First Monday
October	Columbus Day, Second Monday
November 11	Veterans Day (May be observed on federally recognized holiday)
November	Thanksgiving Day, Fourth Thursday & Friday
December 25	Christmas Day

If any such dates fall on Sunday, the following Monday shall be a holiday.
If any such dates fall on Saturday, the preceding Friday shall be a holiday.

STATEMENT OF RECEIPTS AND DISBURSEMENTS
July 1, 1988 to June 30, 1990

	FY 1988-89	FY 1989-90
BEGINNING CASH BALANCES:		
Fund 2191-Financial Institutions	$ 2,539,849.04	$ 3,037,731.44
Fund 2192-Securities	8,036,360.22	3,326,391.93
Fund 2193-Small Loan Companies	38,794.61	43,475.24
*Fund 2194-Mortgage Bankers	NA	NA
TOTAL	$ 10,615,003.87	$ 6,407,598.61
RECEIPTS:		
Fund 2191-Financial Institutions	$ 2,739,431.11	$ 2,769,298.05
Fund 2192-Securities	5,640,938.62	5,589,758.30
Fund 2192-Transferred to General Fund	(9,800,000.00)	(4,000,000.00)
Fund 2193-Small Loan Companies	57,994.58	60,207.21
Fund 2194-Mortgage Bankers	NA	13,255.72
TOTAL	$ (1,361,635.69)	$ 4,432,519.28
TOTAL CASH AND RECEIPTS	$ 9,253,368.18	$ 10,840,117.89
DISBURSEMENTS:		
Salaries and Benefits	$ 2,391,302.20	$ 2,490,787.15
Operating Expenses	390,570.57	435,280.56
Capital Expenditures (Equipment)	63,896.80	30,779.66
TOTAL	$ 2,845,769.57	$ 2,956,847.37
ENDING CASH BALANCES:		
Fund 2191-Financial Institutions	$ 3,037,731.44	$ 3,491,465.70
Fund 2192-Securities	3,326,391.93	4,340,907.06
Fund 2193-Small Loan Companies	43,475.24	38,692.72
Fund 2194-Mortgage Bankers	NA	12,205.04
TOTAL	$ 6,407,598.61	$ 7,883,270.52
TOTAL CASH AND DISBURSEMENTS	$ 9,253,368.18	$ 10,840,117.89

* Fund 2194-Mortgage Bankers Cash Fund Established in FY 1989-90.

CHANGES IN NUMBER OF INSTITUTIONS
July 1, 1988, to June 30, 1990

COMMERCIAL BANKS:
- Banks in Operation June 30, 1989 294
- Banks in Operation June 30, 1990 278

INDUSTRIAL LOAN AND INVESTMENT COMPANIES:
- Industrial Loan and Investment Companies in Operation June 30, 1989 3
- Industrial Loan and Investment Companies in Receivership June 30, 1989 1
- Industrial Loan and Investment Companies in Operation June 30, 1990 3
- Industrial Loan and Investment Companies in Receivership June 30, 1990 1

COOPERATIVE CREDIT ASSOCIATIONS:
- Cooperative Credit Associations in Operation June 30, 1989 0
- Cooperative Credit Associations in Operation June 30, 1990 0

SAVINGS AND LOAN ASSOCIATIONS:
- Savings and Loan Associations in Operation June 30, 1989 6
- Savings and Loan Associations in Operation June 30, 1990 5

CREDIT UNIONS:
- Credit Unions in Operation June 30, 1989 46
- Credit Unions in Operation June 30, 1990 44

TRUST COMPANIES:
- Trust Companies in Operation June 30, 1989 5
- Trust Companies in Operation June 30, 1990 4

INSTITUTIONS—NUMBER AND RESOURCES

The following schedule reflects the number of institutions under the supervision of the Department, their total resources, and the gain (loss) since the report of June 30, 1989.

INSTITUTIONS	*NUMBER* 6/30 1989	6/30 1990	*ASSETS* 6/30 1989	*ASSETS* 6/30 1990	*GAIN (LOSS)*
COMMERCIAL BANKS	294	278	$7,246,867,000	$7,740,897,000	$494,030,000
SAVINGS AND LOAN ASSOCIATIONS	6	5	274,507,216	335,379,583	60,872,367
COOPERATIVE CREDIT ASSOCIATIONS	0	0			
CREDIT UNIONS	46	44	327,558,868	331,989,687	4,430,819
INDUSTRIALS	3	3	118,287	48,991	(69,296)
TRUST COMPANIES	5	4	72,176,145	73,589,919	1,413,774
LICENSED LENDERS	67(1)	64(2)	175,407,676(1)	195,208,433(2)	19,800,757
BUREAU OF SECURITIES	3,010(3)	2,763(3)	4,275,274,132(4)	4,120,247,299(4)	(155,026,833)

(1)December 31, 1988 (2)December 31, 1989 (3)Issuers (4)Amount authorized for sale in Nebraska

APPLICATION ACTIVITY
July 1, 1988 to June 30, 1990

BANK CHARTERS APPROVED

Name of Proposed Bank	*Location*	*Date of Approval*
First United Bank of O'Neill	O'Neill	11-22-89

BANK MERGERS APPROVED
(Surviving Bank Listed First)

Names of Banks Merged	*Date of Approval*
Union Bank & Trust, Lincoln/Pawnee County Bank, Pawnee City	07-25-88
West Gate Bank, Lincoln/South Ridge, Lincoln	08-05-88
Lexington State Bank/Seven Valleys State Bank, Callaway	11-21-88
Farmers State Bank & Trust, Lexington/Arnold State Bank	11-22-88
Mid City Bank, Omaha/Mutual State Bank, Omaha	11-29-88
Union Bank & Trust, Lincoln/Northwest National, Grand Island	12-22-88
First Nebraska Bank, Valley/First Nebraska Bank, Arcadia	06-07-89
Nebraska State Bank & Trust, Broken Bow/State Bank of Merna	06-07-89
Abbott Bank, Alliance/Abbott Banks of Bridgeport, Chadron Gordon, Hemingford, Hyannis, Merriman, Thedford, Valentine	06-20-89
Nebraska State Bank, Ord/Bank of Burwell	06-28-89
Bank of Papillion/Bank of the Midlands, Papillion	07-13-89
First National Bank, Omaha/First of Omaha Savings Company	11-17-89
First United Bank, Neligh/First United Bank of O'Neill	11-22-89
Saline State Bank, Wilber/Hallam Bank	05-09-90

BANK AUXILIARY TELLER OFFICES APPROVED

Name of Bank	*Location*	*Date of Approval*
First Westside Bank	Omaha	07-25-88
First State Bank	Fremont	07-25-88
West Gate Bank	Lincoln	08-05-88
First Westside Bank	Omaha	12-01-88
First Westside Bank	Omaha	12-01-88
Cornhusker Bank	Lincoln	12-27-88
Southwest Bank & Trust	Omaha	10-10-89
Havelock Bank	Lincoln	10-25-89
Northern Bank	Omaha	11-02-89
Western Security Bank	Omaha	01-25-90
Lexington State Bank & Trust	Lexington	04-12-90
Saline State Bank, Wilber	Hallam	05-09-90
Farmers State Bank & Trust Company	Lexington	06-21-90

COMMERCIAL BANK MEMBERS OF FEDERAL RESERVE SYSTEM

Name of Bank	*Location*
Citizens Bank	Bancroft
Deuel County State Bank	Chappell
Bank of Hartington	Hartington
United Nebraska Bank	North Platte
Farmers State Bank	Superior
First Nebraska Bank	Valley
Wahoo State Bank	Wahoo

BANK CLOSINGS

Name of Bank	*Location*	*Date Closed*
Farmers State Bank	Lyman	03-10-89

COMMERCIAL BANKS
COMPARATIVE STATEMENT

	June 30, 1989 294 Banks	*June 30, 1990 278 Banks*
ASSETS:		
Cash and Balances Due Banks	$ 520,364,000	$ 478,424,000
Securities	2,665,077,000	2,916,336,000
Federal Funds Sold and Securities Purchased Under Agreements to Resell	246,313,000	258,703,000
Loans and Lease Financing Receivables	3,509,789,000	3,762,485,000
Premises and Fixed Assets	101,988,000	104,356,000
Other Real Estate	28,944,000	19,194,000
Other Assets	174,392,000	201,399,000
TOTAL ASSETS	$ 7,246,867,000	$ 7,740,897,000
LIABILITIES:		
Deposits:		
(1) Non-Interest Bearing	$ 819,542,000	$ 821,367,000
(2) Interest Bearing	5,593,831,000	6,029,087,000
TOTAL DEPOSITS	$ 6,413,373,000	$ 6,850,454,000
Federal Funds Purchased and Securities Sold Under Agreements to Repurchase	$ 51,113,000	$ 63,586,000
Mortgages or Liens Payable	2,837,000	1,779,000
Other Liabilities	102,921,000	103,319,000
Subordinated Notes and Debentures	2,745,000	2,593,000
TOTAL LIABILITIES	$ 6,572,989,000	$ 7,021,731,000
EQUITY CAPITAL:		
Capital Stock	$ 130,794,000	$ 129,160,000
Surplus	232,699,000	271,581,000
Undivided Profits and Capital Reserves	310,385,000	318,425,000
TOTAL EQUITY CAPITAL	$ 673,878,000	$ 719,166,000
TOTAL LIABILITIES and Equity Capital	$ 7,246,867,000	$ 7,740,897,000

STATISTICS REGARDING COMMERCIAL BANKS
1897 to June 30, 1990

Year	*In Operation*	*Total Capital, Surplus Undivided Profits and Capital Reserve*	*Total Deposits*	*Total Assets*
1897	320	$ 9,321,526	$ 13,902,940	$ 23,670,864
1898	324	9,112,456	18,225,180	27,680,475
1899	339	8,215,314	22,499,021	30,683,955
1901	381	8,555,074	27,634,116	36,297,246
1902	429	9,987,372	31,279,615	41,350,747
1903	459	9,986,483	33,596,040	44,678,440
1904	482	10,649,382	36,764,743	48,608,440
1905	530	11,926,588	49,047,081	62,193,973
1906	563	12,257,299	54,113,470	67,977,826
1907	601	13,625,641	60,783,452	73,167,880
1908	615	14,376,722	62,583,790	78,719,474
1909	659	15,727,371	971,647,454	989,134,446
1910	664	16,581,971	970,172,423	988,836,697
1911	669	17,134,008	972,192,000	991,893,258
1912	695	18,602,383	980,631,192	102,569,968
1913	715	19,479,801	989,228,696	112,791,202
1914	765	21,463,151	991,393,643	117,634,172
1915	805	23,523,191	111,119,961	141,703,258
1916	845	25,802,915	158,240,184	193,208,902
1917	923	29,365,323	204,175,998	256,277,509
1918	942	31,401,671	231,560,771	277,394,621
1919	1002	36,079,610	270,505,130	325,554,901
1920	1022	38,266,672	246,604,458	309,707,591
1921	987	34,705,961	210,627,624	268,017,163
1922	955	33,244,250	231,582,121	285,249,243
1923	937	32,883,200	237,552,204	284,897,103
1924	920	32,814,742	262,132,117	310,734,386
1925	879	30,767,239	272,564,233	320,826,854
1926	837	30,288,177	267,390,928	313,407,077
1927	855	29,212,913	266,707,861	310,318,622
1928	726	27,976,756	244,660,162	284,070,749
1929	647	25,875,885	187,394,417	222,769,134
1930	580	23,487,536	138,105,586	167,722,915
1931	472	16,727,262	986,421,090	109,621,464
1932	430	15,140,042	962,867,165	984,517,404
1933	381	14,298,072	957,563,987	972,505,998
1934	309	11,324,328	966,540,391	978,269,301
1935	302	11,307,447	969,116,798	980,831,084
1936	301	11,809,016	974,919,950	987,084,090
1937	296	11,466,639	969,261,285	981,639,898
1938	293	11,621,199	965,573,363	978,140,675
1939	288	12,143,888	969,971,473	981,196,369
1940	284	12,339,843	977,092,644	989,525,065
1941	285	12,884,569	984,936,767	999,040,764
1942	273	13,224,408	134,614,352	147,895,224
1943	275	14,271,379	195,819,709	210,153,432
1944	278	15,439,463	232,311,061	248,027,844
1945	279	16,330,905	261,960,097	278,379,583
1946	282	18,007,659	334,006,685	352,474,541
1947	282	19,839,672	374,999,948	395,523,900
1948	283	21,741,533	367,447,421	389,682,165
1949	283	24,092,119	354,590,644	379,227,765
1950	287	26,510,366	352,452,505	379,771,197

Year	In Operation	Total Capital, Surplus Undivided Profits and Capital Reserve	Total Deposits	Total Assets
1951	288	928,772,019	375,394,337	404,909,136
1952	287	930,140,895	392,552,248	425,581,807
1953	289	932,934,902	411,170,139	447,965,252
1954	290	937,042,727	414,773,669	453,268,269
1955	292	939,647,391	408,991,675	451,091,638
1956	293	942,536,145	390,189,854	434,790,998
1957	292	944,944,995	394,979,382	443,503,815
1958	293	948,447,514	415,986,871	467,411,647
1959	295	951,525,789	471,421,079	526,906,743
1960	299	956,723,400	465,951,000	528,210,800
1961	300	960,069,000	500,059,000	564,145,000
1962	301	965,255,000	548,373,000	618,917,000
1963	300	968,980,000	601,454,000	679,710,000
1964	303	977,105,000	654,189,000	741,548,000
1965	304	979,705,803	665,398,095	755,454,341
1966	305	985,584,536	724,470,433	821,238,073
1967	308	992,030,994	791,340,315	893,556,155
1968	308	999,159,681	895,981,916	1,007,600,518
1969	311	109,021,675	1,042,536,046	1,176,376,874
1970	312	121,707,930	1,121,140,134	1,275,660,872
1971	312	134,227,083	1,296,993,158	1,465,787,359
1972	316	151,449,647	1,477,030,337	1,673,205,709
1973	322	171,160,456	1,792,977,624	2,015,843,534
1974	324	196,611,779	2,018,984,528	2,341,434,558
1975	328	221,199,058	2,314,527,530	2,604,661,952
1976	329	250,786,000	2,553,728,000	2,844,966,000
1977	322	280,084,000	2,781,804,000	3,122,977,000
1978	335	313,575,000	3,191,859,000	3,550,011,000
1979	336	353,489,000	3,462,379,000	3,895,422,000
1980	340	406,851,000	3,774,973,000	4,268,013,000
1981	340	457,124,000	4,238,958,000	4,817,262,000
1982	340	504,329,000	4,679,017,000	5,366,954,000
1983	340	554,134,000	5,221,468,000	5,905,803,000
1984	340	591,872,000	5,579,833,000	6,337,343,000
1985	332	602,369,000	5,767,917,000	6,519,664,000
1986	316	587,630,000	5,836,576,000	6,553,386,000
1987	311	593,326,000	5,948,616,000	6,689,535,000
1988	299	633,724,000	6,155,482,000	6,941,344,000
1989	294	673,878,000	6,413,373,000	7,246,867,000
1990	278	719,166,000	6,850,454,000	7,740,897,000

COMMERCIAL BANKS
STATE AND NATIONAL BANKS AUTHORIZED TO OPERATE WITH FULL TRUST POWERS
JUNE 30, 1990

Name of Bank	*Location*
The Abbott Bank	Alliance
First National Bank & Trust Co.	Aurora
The Farmers State Bank and Trust Co.	Aurora
The Beatrice National Bank and Trust Co.	Beatrice
First National Bank and Trust Company	Beatrice
Bank of Bellevue	Bellevue
First National Bank of Bellevue	Bellevue
First United Bank of Bellevue	Bellevue
Tri-County Bank & Trust Company	Bellevue
Nebraska State Bank	Broken Bow
State Bank of Cairo	Cairo
First National Bank of Chadron	Chadron
First National Bank and Trust Co.	Columbus
Citizens Bank and Trust Company	Columbus
Columbus Bank and Trust Company	Columbus
Cozad State Bank	Cozad
First Bank and Trust Company	Cozad
Citibank & Trust Co.	Crete
Richardson County Bank and Trust Co.	Falls City
Fremont National Bank & Trust Co.	Fremont
First National Bank & Trust Co.	Fullerton
Geneva State Bank	Geneva
First State Bank	Gothenburg
Gothenburg State Bank	Gothenburg
Five Points Bank	Grand Island
Overland National Bank and Trust Co.	Grand Island
City National Bank & Trust Co.	Hastings
Home State Bank and Trust Co.	Humboldt
Farmers and Merchants Bank	Imperial
First National Bank of Kearney	Kearney
Kearney State Bank & Trust	Kearney
Platte Valley State Bank and Trust Co.	Kearney
Lexington State Bank and Trust Co.	Lexington
The Farmers State Bank and Trust Co.	Lexington
FirsTier Bank, N.A., Lincoln	Lincoln
National Bank of Commerce Trust and Savings	Lincoln
Union Bank and Trust Company	Lincoln
Vistar Bank	Lincoln
Bank of Madison	Madison
First National Bank of McCook	McCook
McCook National Bank	McCook
Minden Exchange Bank and Trust Company	Minden
First National Bank & Trust Company	Minden
Farmers Bank & Trust	Nebraska City
Otoe County National Bank & Trust Co.	Nebraska City
First United Bank	Neligh
First National Bank	Newman Grove
Bank of Norfolk	Norfolk
DeLay First National Bank and Trust Co.	Norfolk
First National Bank	North Platte
United Nebraska Bank	North Platte

Name of Bank	*Location*
North Platte National Bank	North Platte
Adams Bank & Trust	Ogallala
American National Bank	Omaha
Douglas County Bank & Trust Co.	Omaha
First National Bank of Omaha	Omaha
Packers Bank & Trust	Omaha
FirsTier Bank, N.A., Omaha	Omaha
Southwest Bank of Omaha	Omaha
Norwest Bank Omaha, N.A	Omaha
Bank of Papillion	Papillion
Citizens Bank and Trust Co.	St. Paul
Schuyler State Bank	Schuyler
First State Bank	Scottsbluff
Scottsbluff National Bank	Scottsbluff
Farmers State Bank	Superior
First National Bank	Syracuse
The State National Bank & Trust Company	Wayne
York State Bank	York

TRUST COMPANIES
LICENSED UNDER THE NEBRASKA STATUTES
JUNE 30, 1989

Name of Trust Company	*Location*
Oaktree Trust Company	Columbus
Grand Island Trust Company	Grand Island
Guaranty Trust Company	Kearney
North Platte Trust Company	North Platte
First Trust Company	York

TRUST COMPANIES
LICENSED UNDER THE NEBRASKA STATUTES
JUNE 30, 1990

Name of Trust Company	*Location*
Oaktree Trust Company	Columbus
Grand Island Trust Company	Grand Island
Guaranty Trust Company	Kearney
First Trust Company	York

TRUST COMPANIES
COMPARATIVE STATEMENT

	June 30, 1989 5 Companies	*June 30, 1990 4 Companies*
ASSETS:		
Cash and Due From Banks	$ 322,608.99	$ 42,725,33
Bonds	754,425.71	324,257.71
Stocks	0	2,550.00
Deposit with Department of Banking	84,906.50	59,906.50
Notes and Debentures	1,717,584.42	93,665.20
Insurance Accounts Receivable	2,596.14	3,885.66
Mortgage Loans on City Property	0.00	0.00
Mortgage Loans on Farm Property	0.00	0.00
Office Building, Furniture & Fixtures	255,527.48	61,606.75
Other Assets	110,645.78	238,271.72
SUBTOTAL	$ 3,248,295.02	$ 826,868.87
TRUSTS:		
Trust Securities Held	$ 66,630,647.41	$ 72,446,046.80
Trust Funds Held for Distribution or Investment	1,297,202.88	317,003.99
TOTAL TRUSTS	$ 67,927,850.29	$ 72,763,050.79
TOTAL	$ 71,176,145.31	$ 73,589,919.66
LIABILITIES:		
Investors Accounts	$ 2,295,958.62	$ (24,301.46)
Incomplete Loans	6,395.06	140,812.70
Bills Payable	20,217.77	269.29
Accounts Payable	45,712.30	7,878.98
Reserve for Taxes, Depreciation, Interest, etc	25,000.00	0.00
Capital	390,000.00	290,000.00
Surplus	220,000.00	170,667.00
Undivided Profits	215,792.69	239,883.37
Other Liabilities	29,318.58	1,658.99
SUBTOTAL	$ 3,248,395.02	$ 826,686.87
TRUSTS:		
Securities and Funds Due Various Trusts	$ 67,927,750.29	$ 72,763,050.79
TOTAL	$ 71,176,145.31	$ 73,589,919.66
Total Amount of Securities Held for Safekeeping Only	$ 4,885,670.93	$ 4,655,246.88

INDUSTRIAL LOAN AND INVESTMENT COMPANIES LICENSED UNDER THE NEBRASKA STATUTES JUNE 30, 1989

Name of Industrial	*Location*
Commerce Savings Company Columbus, Inc.	Columbus
First Commerce Savings, Inc.	Lincoln
American Investments, Inc.	Omaha

INDUSTRIAL LOAN AND INVESTMENT COMPANIES LICENSED UNDER THE NEBRASKA STATUTES JUNE 30, 1990

Name of Industrial	*Location*
Commerce Savings Company Columbus, Inc.	Columbus
First Commerce Savings, Inc.	Lincoln
American Investments, Inc.	Omaha

INDUSTRIAL LOAN AND INVESTMENT COMPANIES
COMPARATIVE STATEMENT

	June 30, 1989 3 Companies(1)	*June 30, 1990 3 Companies(1)*
ASSETS:		
Cash and balances due from depository institutions:		
A. Non-Interest Bearing Balances and Coin & Currency	$ 1,719	$ 767
B. Interest Bearing Balances	2,312	1,557
Securities	23,157	19,577
Federal Funds Sold and Securities Purchased for Resale:		
A. Federal Funds Sold	2,935	1,550
B. Securities Purchased Under Agreement to Resell	0	0
Loans and Lease Financing Receivables:		
A. Loans and Leases, Net of Unearned Income	83,600	24,746
B. Less: Allowance for Loan and Lease Losses	1,181	774
C. Less: Allocated Transfer Risk Reserve	0	0
D. Net Loans and Leases	82,419	23,972
Premises and Fixed Assets	3,446	825
Other Real Estate Owned	535	0
Other Assets	1,764	743
TOTAL ASSETS	$ 118,287	$ 48,991
LIABILITIES:		
Deposits	$ 106,426	$ 45,198
A. Non-Interest Bearing Deposits	736	302
B. Interest Bearing	105,690	44,896
Federal Funds Purchased and Securities Sold Under Agreement to Repurchase:		
Federal Funds Purchased	0	0
Securities Sold Under Agreement to Repurchase	0	0
Demand Notes Issued to the US Treasury	0	0
Other Borrowed Money	0	0
Mortgage Indebtedness and Obligations Under Capitalized Leases	770	0
Bank's Liability on Acceptances Executed and Outstanding	0	0
Notes and Debentures Subordinated to Deposits	0	0
Other Liabilities	1,666	603
TOTAL LIABILITIES	$ 108,862	$ 45,801
Limited-Life Preferred Stock	0	0
EQUITY CAPITAL:		
Perpetual Preferred Stock	$ 0	$ 0
Common Stock	1,350	1,100
Surplus	6,675	1,727
Undivided Profits and Capital Reserves	1,400	363
Total Equity Capital	9,425	3,190
Losses Deferred Pursuant to 12 U.S.C	0	0
Total Equity Capital and Losses Deferred Pursuant to 12 U.S.C	0	0
TOTAL LIABILITIES, LIMITED LIFE PREFERRED STOCK, EQUITY CAPITAL AND LOSSES DEFERRED	$ 118,287	$ 48,991

(1) Does not include one company liquidating under Bankruptcy laws

SAVINGS AND LOAN ASSOCIATIONS CHARTERED UNDER THE NEBRASKA STATUTES JUNE 30, 1989

Equitable Building and Loan Association, Grand Island
Branch Offices: Second & Pine Streets
1723 S. Locust Street

American Savings Company, Omaha
Branch Offices: 8404 W. Center Road
7205 Lawndale Drive

Madison County Building and Loan Association, Madison

Conservative Savings Bank, Omaha
Branch Offices: 8707 West Center Road
Millard Ave. & "U" Street
1501 Farnam

Metropolitan Building and Loan Association, Omaha

Tecumseh Building and Loan Association, Tecumseh

1989 Additions/Deletions
None

1990 Deletions
American Savings Co., Omaha

1990 Additions
None

SAVINGS AND LOAN ASSOCIATIONS
COMPARATIVE STATEMENT

Resources	*June 30, 1989 6 Associations*	*June 30, 1990 5 Associations*
ASSETS:		
1. Mortgage Loans Outstanding	$ 181,106,007.69	$ 228,848,225.12
2. Loans on Savings Accounts	501,705.59	1,046,192.55
3. Other Loans	22,270,796.53	24,585,076.84
4. Real Estate Owned or in Judgment	3,645,273.34	3,061,577.83
5. Cash and Demand Deposits	1,634,364.85	6,012,406.67
6. Liquid Investments	55,396,496.03	59,480,763.23
7. Other Investment Securities	209,708.00	74,495.00
8. FHLB Stock	2,270,200.00	1,835,100.00
9. Fixed Assets (net)	3,442,526.68	2,655,811.55
10. Other Assets	4,030,138.26	7,779,934.95
11. Total Assets	$ 274,507,216.97	$ 335,379,583.74
LIABILITIES:		
12. Time Certificate ($100,000 denominations or more)	$ 5,915,574.07	$ 4,730,124.55
13. Time Certificate	190,702,032.34	243,597,157.24
14. NOW Account	10,652,219.58	15,603,254.71
15. All Other Savings	33,143,116.94	37,439,275.11
16. Borrowed Money	449,145.00	253,797.00
17. Loans in Process	462,224.49	668,678.88
18. Advance Payments for Taxes & Insurance	1,925,482.82	5,735,484.62
19. Deferred Credits	474,501.32	591,883.23
20. Other Liabilities	2,125,241.53	1,274,404.22
21. Total Liabilities	$ 245,849,538.09	$ 309,894,059.56
NET WORTH:		
22. Permanent Stock	$ 7,511.00	$ 6,511.00
23. Paid-In Surplus	8,860,077.71	5,748,579.00
24. General Reserves	5,171,588.01	5,262,391.22
25. Undivided Profits	14,864,101.65	14,422,797.40
26. Net Undistributed Income	(245,599.49)	45,245.56
27. Total Net Worth	$ 28,657,678.88	$ 25,485,524.18
28. Total Liabilities & Net Worth	$ 274,507,216.97	$ 335,379,583.74

CREDIT UNIONS
CHARTERED UNDER THE NEBRASKA STATUTES
JUNE 30, 1990

Name of Credit Union	*Location*
Alliance Railroad Community Credit Union	Alliance
Archer Cooperative Credit Union	Archer
Store Kraft Employees Credit Union	Beatrice
Chapman Credit Union	Chapman
Dale Employees Credit Union	Columbus
United Credit Union	Columbus
Eddyville Cooperative Credit Union	Eddyville
Glenvil Cooperative Credit Union	Glenvil
Ameritas Employees Credit Union	Lincoln
Burlington Employees Credit Union	Lincoln
City-County Employees Credit Union	Lincoln
Construction Industries Credit Union	Lincoln
Cushman Employees Credit Union	Lincoln
Good News Employees Credit Union	Lincoln
Government Employees Credit Union	Lincoln
Journal-Star Employees Credit Union	Lincoln
Labor Department Credit Union	Lincoln
Lincoln S. D. A. Credit Union	Lincoln
Lincoln Telephone Employees Credit Union	Lincoln
Nebraska Rural Electric Association Credit Union	Lincoln
Nebraska State Employees Credit Union	Lincoln
Nebraska Teachers Credit Union	Lincoln
Woodmen Cooperative Credit Union	Lincoln
Meadow Grove Cooperative Credit Union	Meadow Grove
North Platte Union Pacific Employees Credit Union	North Platte
Beebe & Runyan Credit Union	Omaha
Educators Credit Union	Omaha
F. C. E. Credit Union	Omaha
First Nebraska Credit Union	Omaha
Great Plains Provisioners Credit Union	Omaha
Guarantee Mutual Employees Credit Union	Omaha
Lozier Employees Credit Union	Omaha
Midwest Industrial Credit Union	Omaha
Mutual of Omaha Employees Credit Union	Omaha
Omaha Burlington Employees Credit Union	Omaha
Omaha Firefighters Credit Union	Omaha
Our Family Social Credit Union	Omaha
Sidles Credit Union	Omaha
U. S. D. A. Employees Credit Union	Omaha
Utilities Employees Credit Union	Omaha
World Herald Employees Credit Union	Omaha
H. B. E. Credit Union	Seward
Valmont Employees Credit Union	Valley
Weston Cooperative Credit Union	Weston

1988-89 Deletions

Lincoln/MSC Postal Employees Credit Union	Lincoln
Holy Name Credit Union	Omaha
Northwest Diocesan Credit Union	Omaha
Skinner Employees Credit Union	Omaha

1989-90 Deletions

Post Office Credit Union	Omaha

CREDIT UNIONS
COMPARATIVE STATEMENT

Resources	*June 30, 1989 46 Credit Unions**	*June 30, 1990 44 Credit Unions**
ASSETS:		
1. Real Estate Loans	2,623	2,705
2. Loans to Members	40,724	40,848
3. Unsecured Loans	$ 22,329,574	$ 21,389,467
4. New Auto Loans	39,468,610	39,903,514
5. First Mortgage Real Estate	38,741,341	44,484,143
6. Other Real Estate	13,894,356	13,265,345
7. Agricultural Loans	1,781,305	1,798,339
8. Commercial Loans	3,301,324	3,189,342
9. All Other Loans to Members	62,635,643	61,713,593
10. Other Loans	232,428	45,882
11. Allowance for Loan Losses	(726,335)	(1,714,193)
12. Cash	6,151,615	3,942,532
13. U.S. Government Obligations	22,912,492	21,969,569
14. Federal Agency Securities	26,660,348	27,871,874
15. Common Trust Investments	328,144	738,385
16. Mutual Funds	329,449	821,993
17. Corporate, Central Credit Unions	14,190,188	22,542,389
18. Commercial Banks	19,689,386	25,265,022
19. Savings & Loans and Mutual Savings Banks	44,548,733	34,888,523
20. Federal Funds & Other Overnight Investments	1,762,000	Included w/#15
21. Central Liquidity Facility	0	Included w/#15
22. NCUA Share Insurance Capitalization Deposits	3,192,210	2,866,026
23. Non-NCUA Insurance Capitalization Deposits	6,730	Included w/#15
24. Credit Unions	308,494	470,760
25. Loans to Credit Unions	0	0
26. Other Investments	626,371	1,204,197
27. Allowance for Investment Losses	(173,867)	(193,387)
28. Land & Building	2,215,579	1,828,812
29. Other Fixed Assets	825,300	919,548
30. Other Assets	2,327,450	2,777,922
31. TOTAL ASSETS	$ 327,558,868	$ 331,989,687
LIABILITIES & EQUITY:		
32. Promissory Notes	$ 901,967	$ 53,500
33. Reverse Purchase Agreements	0	0
34. Other Notes and Interest Payable	1,061,857	300,000
35. Accounts Payable and Other Liabilities	273,755	948,764
36. Interest Payable on Deposits	217,499	1,008,570
37. Accrued Dividends Payable on Shares	1,025,655	Included w/#36
38. Deposits	300,133,784	303,704,174
39. Share Certificates	35,773,823	46,225,363
40. Share Drafts	8,787,332	8,854,050
41. IRA/Keough & Retirement Accounts	59,172,775	58,782,866
42. Regular Shares	190,454,818	175,137,003
43. All Other Shares	5,395,059	13,185,706
44. Money Market Shares	NA	1,197,713
45. Member Deposits	299,583,807	303,382,701

46.	Non-Member Deposits	549,977	321,473
47.	Regular Reserve	13,522,478	13,849,133
48.	Investment Valuation Reserve	151,391	183,769
49.	Other Reserves	4,298,711	4,618,003
50.	Undivided Earnings	5,761,656	7,063,121
51.	Net Income	210,105	260,653
52.	TOTAL LIABILITIES AND EQUITY	$ 327,558,868	$ 331,989,687

* Credit Union figures are rounded up and can be several hundred dollars off

CONSUMER FINANCE DIVISION
SCHEDULE REFLECTING THE
DIVISION'S FINANCIAL TRANSACTIONS

Calendar Year	*Income*	*Expense*	*Contribution to General Fund*	*Surplus*
1941	$ 14,320.09	$ 3,767.40		$ 10,552.69
1942	8,638.24	11,213.61		7,977.32
1943	10,871.20	9,731.23		9,117.29
1944	8,086.00	8,826.89		8,376.40
1945	8,424.00	9,416.29		7,384.11
1946	8,332.00	11,689.99		4,026.12
1947	11,623.00	7,847.18		7,801.94
1948	10,766.00	7,021.62		11,546.32
1949	10,130.11	6,912.11		14,764.32
1950	10,221.00	6,857.32		18,128.00
1951	9,696.00	10,820.79		17,003.21
1952	9,813.00	8,190.23		18,625.98
1953	11,077.00	9,402.68		20,300.30
1954	12,939.40	16,116.16		17,123.54
1955	17,662.95	17,851.71		16,934.78
1956	16,646.00	21,794.38		11,786.40
1957	19,416.50	23,949.95		7,252.95
1958	20,474.80	22,475.19		5,252.56
1959	21,863.00	20,536.73		6,578.83
1960	21,527.40	16,026.51		12,079.72
1961	22,405.00	9,107.74		25,376.98
1962	22,779.00	16,032.28		32,123.70
1963	26,826.92	20,557.22	$24,651.57	13,741.83
1964	30,074.63	19,612.53		24,203.93
1965	25,549.40	17,948.23		31,805.10
1966	27,976.00	20,287.68		29,493.42
1967	30,305.00	23,112.46		46,685.96
1968	23,444.00	24,967.12		45,162.84
1969	22,655.00	31,911.03		35,906.81
1970	29,265.15	40,147.91		25,024.05
1971	28,860.00	39,095.95		16,186.10
1972	28,194.00	34,828.10		9,552.00
1973	41,086.00	47,576.11		3,061.89
1974	49,372.17	50,092.76		2,341.30
1975	57,773.00	41,944.48		18,169.82
1976	62,386.00	50,371.67		30,184.15
1977	64,409.89	39,351.17		55,242.87
1978	59,556.79	63,480.66		51,319.00
1979	61,771.06	80,992.58		32,097.48
1980	76,119.15	90,014.54		18,202.09
1981	84,860.43	72,308.88		30,753.64
1982	55,397.84	55,416.30		30,735.18
1983	39,175.25	28,689.20		41,221.23
1984	31,380.20	37,303.34		35,298.09
1985	41,318.56	47,063.76		29,552.89
1986	56,547.01	58,255.71		27,844.19
1987	60,113.14	52,914.07		35,043.26
1988	58,862.08	51,238.99		42,666.35
1989	60,967.29	59,214.86		44,418.78

CONSUMER FINANCE DIVISION
INSTALLMENT LOAN COMPANIES
BALANCE SHEET

	December 31, 1988		*December 31, 1989*	
	Accounts	*Amounts*	*Accounts*	*Amounts*
ASSETS				
Installment Loans	40,519	$ 107,702,699.00	42,859	$ 125,347,826.66
Cash		680,354.25		867,583.03
Real Estate		204,430.50		59,050.75
Equipment		1,080,631.16		905,872.58
Deferred Charges		164,827.64		267,491.71
Unamortized Organization Expense		2,546.00		5,483.77
Other Assets		65,572,187.52		67,755,124.60
Total Assets		$ 175,407,676.07		$ 195,208,433.10
LIABILITIES AND NET WORTH				
Liabilities		$ 143,759,811.36		$ 160,907,982.21
Net Worth		31,647,864.71		34,300,450.89
Total Liabilities & Net Worth		$ 175,407,676.07		$ 195,208,433.10

CONSUMER FINANCE DIVISION
INSTALLMENT LOAN COMPANIES
INCOME AND EXPENSE

	December 31, 1988	*December 31, 1989*
GROSS INCOME:		
Interest Collected	$ 19,867,626.49	$ 22,524,244.30
Collections on Charged Off Accounts	161,761.56	155,324.62
Other Income	354,855.86	563,710.44
TOTAL	$ 20,384,243.91	$ 23,243,279.36
EXPENSE:		
Advertising	318,678.66	352,824.40
Auditing	5,559.59	4,582.93
Bad Debts or Reserve for Losses	2,339,326.38	2,183,249.80
Depreciation	120,732.29	144,360.01
Fidelity Bonds	653.71	480.99
Insurance	55,945.16	63,257.70
Legal Fees	54,679.85	47,813.86
Postage and Express	186,624.23	210,832.19
Printing and Supplies	125,076.84	172,047.25
Recording Fees	13,973.61	18,566.82
Rent, Light, Heat and Janitor	516,593.74	580,833.46
Salaries of Officers, Partners or Owner	60,421.80	54,624.00
Salaries of Employees	2,789,315.35	3,119,103.03
Taxes - Income Taxes	1,508,522.84	1,578,647.28
All Other Taxes and License Fees	110,888.45	142,865.12
Telephone and Telegraph	246,886.85	249,561.66
Travel	68,531.95	90,843.28
Other Expenses	2,642,708.77	3,000,754.30
TOTAL	$ 11,165,120.07	$ 12,015,248.08
Net Earnings Before Interest Paid	9,219,123.84	11,228,031.88
Interest Paid on Borrowed Money	7,193,819.31	8,697,343.28
Net Earnings After Interest Paid	$ 2,025,304.53	$ 2,530,688.60

CONSUMER FINANCE DIVISION
INSTALLMENT LOAN COMPANIES
HISTORICAL DATA

Calendar Year	*Number of Licensees*	*Number of Loans Outstanding*	*Loans Outstanding*	*Gross Interest*
1941	138	47,168	$ 7,200,608	$ 1,432,283
1942	96	36,023	4,330,999	1,160,421
1943	90	23,717	3,235,519	851,087
1944	92	21,978	3,653,342	979,606
1945	107	22,624	4,361,124	1,100,175
1946	118	33,730	7,535,482	1,567,577
1947	143	42,196	9,943,802	2,401,427
1948	142	48,997	11,736,953	2,978,030
1949	139	52,479	12,481,683	3,299,514
1950	138	59,485	14,554,442	3,800,851
1951	139	61,660	16,491,712	4,198,861
1952	140	68,086	19,551,315	4,623,073
1953	154	72,416	20,126,864	5,332,589
1954	163	80,140	23,008,199	5,863,527
1955	169	88,004	26,570,478	6,377,530
1956	172	94,432	30,123,141	7,266,124
1957	182	99,104	34,224,615	8,004,463
1958	188	98,727	36,991,054	8,558,077
1959	188	102,941	42,358,604	8,980,248
1960	183	106,809	43,723,200	9,708,770
1961	188	111,987	47.310,000	10,108,245
1962	193	111,327	52,014,104	10,640,224
1963	209	112,762	56,041,041	11,464,157
1964	205	107,607	55,479,638	11,836,724
1965	208	113,974	65,305,028	13,624,450
1966	215	111,607	68,881,177	14,012,219
1967	211	112,129	72,095,572	14,473,590
1968	215	112,602	78,647,743	14,748,772
1969	205	124,274	87,676,719	16,373,631
1970	210	115,828	81,200,314	17,287,378
1971	191	98,497	92,153,622	16,578,808
1972	191	99,433	101,344,449	18,385,650
1973	189	92,465	98,507,352	19,280,553
1974	186	92,606	97,839,962	19,746,821
1975	179	85,471	95,529,209	18,847,456
1976	174	77,687	98,343,848	18,561,966
1977	167	80,464	100,199,494	18,526,017
1978	152	80,971	99,413,476	18,878,307
1979	158	81,719	128,140,636	24,229,701
1980	140	73,975	119,177,339	23,110,181
1981	91	55,308	97,273,867	19,067,376
1982	92	38,414	72,991,668	16,585,066
1983	82	34,541	83,572,538	19,349,531
1984	82	37,946	99,284,955	22,560,895
1985	82	40,821	105,296,889	22,874,329
1986	75	39,567	90,170,944	19,929,106
1987	73	40,282	103,009,039	21,840,808
1988	67	40,519	101,988,946	20,439,638
1989	64	40,366	111,001,498	23,260,451

Editor's Note: This report has been prepared from unaudited reports submitted by each installment loan licensee. The Department of Banking accepts no responsibility for the accuracy or completeness of this report.

CONSUMER FINANCE DIVISION
INSTALLMENT LOAN COMPANIES
CLASSIFICATION OF LOANS MADE DURING THE YEAR

Loans by Size

Size of Loans	*December 31, 1988* *No. of Loans*	*Amount*	*December 31, 1989* *No. of Loans*	*Amount*
Loans of $300 or less	335	$ 71,974.31	1,614	$ 105,885.67
Loans of $300 to $1,000	5,882	4,215,800.06	5,920	4,116,931.01
Loans of $1,000 to $2,000	11,481	16,824,225.15	12,120	17,910,375.07
Loans of $2,000 to $3,000	7,609	18,660,363.92	8,879	21,611,907.46
Loans of $3,000 to $4,000	3,381	11,481,539.39	4,070	13,871,170.91
Loans of $4,000 to $5,000	1,143	5,076,694.37	1,472	6,539,937.90
Loans of $5,000 to $6,000	608	3,296,502.60	657	3,584,285.65
Loans of $6,000 to $7,000	450	4,699,716.43	356	2,311,093.36
Loans in excess of $7,000	1,192	24,387,789.89	1,523	30,224,750.94
	32,081	$ 88,714,606.12	36,611	$ 100,276,337.97

Loans by Type of Security

Type of Security	*December 31, 1988* *No. of Loans*	*Amount*	*December 31, 1989* *No. of Loans*	*Amount*
Household Goods	8,957	$ 19,164,125.49	8,499	$ 18,048,380.30
Automobiles	4,542	13,423,088.76	4,941	15,222,061.52
Other Chattels	3,048	8,495,799.06	3,498	10,009,600.16
Unsecured	9,438	15,770,297.39	10,300	17,319,442.04
Co-maker Endorsed or Guaranteed	134	263,948.00	593	490,924.00
Wage Assignment	93	215,951.00	84	224,334.00
Real Estate	1,220	21,869,235.45	2,156	24,859,255.47
Other Consideration	4,649	9,510,160.97	6,540	14,102,340.48
	32,081	$ 88,714,606.12	36,611	$ 100,276,337.97

CONSUMER FINANCE DIVISION
INSTALLMENT LOAN COMPANIES
LITIGATION AGAINST BORROWERS

	December 1988		*December 1989*	
	Number of Accounts	*Amount Due*	*Number of Accounts*	*Amount Due*
Suits Instituted	217	$581,906.38	315	$767,959.23
Judgments Obtained	155	278,111.24	192	335,953.22
Suits Settled Before Judgment	26	48,840.84	44	110,850.00
Suits Pending at End of Year	109	242,113.32	95	393,572.08

SALES OF CHATTELS

	December 1988	*December 1989*
Number of Accounts	71	57
Amount of Original Loans	$247,083.26	$189,159.02
Loan Balance Due at Time of Sales	175,142.12	144,121.19
Interest Due at Time of Sales	7,944.07	13,633.00
Gross Proceeds of Sales	72,655.95	63,567.00
Expenses of Sales	1,469.00	9,319.00

INSURANCE PROCURED BY OR THROUGH LICENSEE

	December 1988		*December 1989*	
Type of Insurance	*Number of Accounts*	*Premium Charged*	*Number of Accounts*	*Premium Charged*
Tangible Personal Property	7,228	$ 639,333.00	8,586	$ 537,980.00
Health and Accident	22,039	1,836,712.86	23,675	2,186,267.91
Life	22,927	1,520,799.98	26,104	1,919,191.41
Other	6,661	79,276.00	6,490	63,851.00

BUREAU OF SECURITIES
FINANCIAL TRANSACTIONS AND
SURPLUS IN THE CASH FUND

Year	*Income*	*Securities Fund Expense*	*Funds Used by Financial Agencies Division*	*Contribution to State General Fund*	*Surplus*
1939	$ 6,193.23	$ 4,410.21			$ 12,061.01
1940	7,145.17	6,320.01			12,841.17
1941	5,046.38	5,485.91			12,801.64
1942	4,141.40	3,000.04			13,543.00
1943	4,961.20	3,506.54			14,997.66
1944	5,631.50	4,750.09			15,879.07
1945	8,927.50	6,803.17			18,003.40
1946	13,864.61	7,891.25			23,976.76
1947	10,811.70	8,816.33			25,972.13
1948	9,461.55	9,718.56			25,715.12
1949	10,577.70	9,908.43			26,384.39
1950	14,348.55	12,528.28			28,204.66
1951	15,969.75	10,430.60			33,743.81
1952	17,960.80	14,243.64			37,460.97
1953	15,796.46	15,468.18			37,789.25
1954	20,094.00	16,122.16			41,671.09
1955	56,120.70	18,246.53			79,635.26
1956	36,925.13	27,312.29			89,248.10
1957	37,457.85	34,147.62			92,558.33
1958	44,217.40	18,310.37			118,456.36
1959	59,159.54	21,040.73		$ 87,910.53	68,673.64
1960	56,094.98	32,489.95			92,278.67
1961	93,293.18	26,639.88	$ 20,177.49		138,754.48
1962	84,195.11	24,665.39	22,870.20		175,414.00
1963	65,892.13	17,144.36	36,914.11	107,503.23	79,744.43
1964	73,040.12	14,720.10	53,040.82		85,023.63
1965	99,916.54	10,535.11	46,749.84		127,655.22
1966	122,601.30	27,695.45			222,561.07
1967	127,622.30	30,743.98			319,439.39
1968	103,637.81	38,674.66			384,402.54*
1969	282,825.92	41,039.48			626,188.98
1970	238,716.33	49,523.83		576,188.98	239,192.50
1971	196,323.68	57,317.86			378,198.32
1972	238,200.66	54,591.44	335,820.32		225,987.22
1973	303,244.12	53,510.25			475,721.09
1974	222,981.67	66,216.35	35,000.00		597,486.41
1975	294,903.68	92,669.49			799,720.60
1976	263,399.67	93,960.11		650,000.00	319,160.09
1977	348,187.64	114,168.09			553,179.64
1978	388,138.00	129,703.00			811,616.37
1979	644,667.74	137,669.27		1,000,000.00	318,614.89
1980	1,382,922.90	217,895.99		1,000,000.00	483,641.80
1981	1,933,971.73	234,662.37		1,000,000.00	1,182,951.16
1982	2,731,443.50	241,846.20		2,500,000.00	1,172,548.46
1983	2,724,345.60	270,888.60		3,400,000.00	226,005.46
1984	2,329,448.38	346,302.61		2,000,000.00	209,151.23
1985	2,751,984.71	506,925.78			2,454,210.16
1986	4,583,857.83	393,491.18		1,000,000.00	5,644,576.81
1987	6,398,986.47	481,879.81		3,000,000.00	8,561,683.42
1988	6,013,741.07	539,064.27		6,000,000.00	8,036,360.22
1989	5,640,938.62	550,906.91		9,800,000.00	3,326,391.93
1990	5,589,758.30	575,243.17		4,000,000.00	4,340,907.06

*Adjusted from a calendar year reporting to a fiscal year beginning with the year 1967/1968.

BUREAU OF SECURITIES
ISSUERS

July 1, 1988 to June 30, 1990

	June 30, 1989	*June 30, 1990*
Applications Filed	3,174	2,958
Applications Denied	0	0
Applications Withdrawn for Cause	(164)	(195)
Applications Issued	3,010	2,763

BROKER-DEALERS

July 1, 1988 to June 30, 1990

	June 30, 1989	*June 30, 1990*
Registrations in force	753	771
New Registrations	124	112
Total Orders Entered During the Year	877	883
Registrations Cancelled	(106)	(107)
Registrations In Force	771	776

BUREAU OF SECURITIES
ISSUERS

Schedule of Issuer's applications filed with the Bureau showing the number and amount of registration issued and the number of applications.

Year	*Number of Registrations Issued*	*Amount of Registrations Issued*	*Registrations Denied or Withdrawn*
1939	30	$2,362,575	8
1940	41	2,883,400	4
1941	34	1,492,511	2
1942	32	1,260,800	1
1943	36	2,136,200	0
1944	35	2,646,000	0
1945	55	5,492,550	0
1946	80	9,459,847	4
1947	61	6,838,394	0
1948	67	5,485,750	1
1949	74	5,676,700	0
1950	86	8,850,404	0
1951	95	10,781,368	0
1952	102	11,271,391	0
1953	81	9,959,434	0
1954	117	12,688,352	1
1955	155	48,064,847	5
1956	152	26,417,011	9
1957	160	25,725,150	6
1958	168	32,838,450	6
1959	201	41,841,964	19
1960	239	38,676,160	52
1961	340	70,151,950	51
1962	253	60,093,300	8
1963	224	45,746,030	4
1964	270	51,546,333	0
1965	383	77,723,015	1
1966	349	100,690,421	0
1967	459	100,982,178	0
1968	692	192,940,066	1
1969	954	236,369,401	1
1970	722	178,185,790	4
1971	918	162,482,230	2
1972	1007	256,222,450	28
1974	534	129,563,116	103
1975	682	170,268,855	31
1976	964	231,153,028	0
1977	734	173,514,576	14
1978	818	234,362,503	28
1979	847	437,864,783	41
1980	1329	1,053,033,936	25
1981	1575	1,536,501,075	67
1982	1786	2,607,490,277	119
1983	2299	2,451,475,402	147
1984	2325	2,011,168,235	192
1985	2302	2,172,465,659	222
1986	3086	4,111,096,897	238
1987	3424	6,100,822,335	294
1988	3018	4,820,573,174	289
1989	3,010	4,275,274,132	164
1990	2,763	4,120,247,299	195

NOTE: Adjusted from a Calendar Year reporting to a Fiscal Year beginning with the year 1973/1974. Figures include additional and renewal registrations beginning with the year 1981.

BUREAU OF SECURITIES
BROKER-DEALERS AND AGENTS

Schedule showing registration of Broker-Dealers and Agents

Year	Broker-Dealers Number Registered	Number Denied	Cancelled For Cause	Agents Number Registered	Number Denied
1939	57	6	3	185	10
1940	65	0	1	165	0
1941	64	1	0	147	0
1942	54	0	0	112	0
1943	55	0	0	108	0
1944	59	0	0	104	0
1945	57	0	0	120	0
1946	61	0	0	168	0
1947	64	0	0	186	0
1948	67	0	0	196	0
1949	68	0	0	245	0
1950	75	0	0	262	0
1951	79	0	0	283	0
1952	83	0	0	297	0
1953	82	0	0	306	0
1954	89	0	0	345	0
1955	91	1	0	362	0
1956	94	2	0	427	0
1957	90	1	0	517	0
1958	94	4	2	563	0
1959	93	5	0	681	0
1960	94	2	0	769	0
1961	113	0	0	833	0
1962	120	0	1	720	21
1963	119	0	0	796	1
1964	122	0	0	977	1
1965	124	1	0	1,033	0
1966	138	0	0	1,106	0
1967	147	0	0	1,484	0
1968	177	0	0	1,418	0
1969	210	0	0	2,430	0
1970	237	0	0	1,964	0
1971	246	0	0	2,346	0
1972	264	0	0	2,614	1
1973					
1974	261	0	0	2,468	1
1975	238	0	0	1,661	0
1976	273	0	0	2,526	0
1977	272	0	0	2,534	0
1978	294	0	13	2,424	0
1979	309	0	25	2,801	0
1980	320	0	24	3,276	0
1981	333	0	8	3,685	0
1982	393	0	10	*5,843	0
1983	440	0	20	4,369	3
1984	515	0	33	6,095	1
1985	614	5	28	9,357	37
1986	667	3	49	10,099	20
1987	701	2	76	14,495	3
1988	753	0	86	16,611	0
1989	771	0	106	17,455	0
1990	776	0	107	17,672	0

NOTE: Adjusted from calendar year reporting to fiscal year beginning with the year 1973/1974.

*Figure may be distorted due to conversion to computer.

BUREAU OF SECURITIES
BROKER-DEALERS
NEW 1988-1989 REGISTRATIONS

Name of Broker-Dealer	*Location*
A.T. Brod & Co., Inc.	New York, NY
Advent Securities	Denver, CO
Alliance Securities Corp.	Salt Lake City, UT
Allison, Rosenblum & Hannahs, Inc.	Little Rock, AR
Alps Securities, Inc.	Denver, CO
American Investors Group, Inc.	Minneapolis, MN
American National Equities, Inc.	Encino, CA
Arnhold and S. Bleichroeder, Inc.	New York, NY
Aspen Capital Group, Inc.	Denver, CO
B & S Acquisition, Inc. d/b/a Butcher & Singer, Inc.	Philadelphia, PA
Bagley Securities, Inc.	Salt Lake City, UT
Beckerman and Company, Inc.	Nanuet, NY
Bekhor Securities Corp.	San Diego, CA
Boston Capital Services, Inc.	Boston, MA
Broadway Financial Investment Services Corp.	Crifton, NJ
C.R.I. Securities, Inc.	Minneapolis, MN
CEA, Inc.	Tampa, FL
CIGNA Capital Brokerage, Inc.	Bloomfield, CT
Cadre Securities, Inc.	Westbury, NY
Champion Group, Inc., The	San Antonio, TX
Citicorp Select Investments, Inc.	Sioux Falls, SD
Colonial Penn Distributors Corp.	Philadelphia, PA
Commonwealth Associates, Inc.	New York, NY
Corporate Securities Group, Inc.	No. Miami Beach, FL
Cozad Investment Services, Inc.	Champaign, IL
Craig-Hallum, Inc.	Minneapolis, MN
Crews & Associates, Inc.	Little Rock, AR
Criterion Institutional Services Company	Houston, TX
Daiwa Securities America, Inc.	New York, NY
Dreher & Associates, Inc.	Oakbrook Terrace, IL
Emmett A. Larkin Company, Inc.	San Francisco, CA
Equity Securities Trading Co., Inc.	Minneapolis, MN
Evergreen Municipal Trust, The	New York, NY
Fiduciary Financial Services Corp.	New York, NY
Financial Architects Securities Corp.	Tucson, AZ
Financial Product Resources, Inc.	Englewood Cliffs, NJ
First Affirmative Financial Network	Colorado Springs, CO
First Chicago Capital Markets, Inc.	Chicago, IL
First Chicago Investment Services, Inc.	Chicago, IL
First Institutional Securities Corp.	Clifton, NJ
Furman Selz Mager Deitz & Birney, Inc.	New York, NY
Genesee Investment Corporation	Lakewood, CO
Glickenhaus & Co.	New York, NY
Global Capital Securities, Inc.	Garden City, NY
Global Securities, Inc.	New York, NY
GOC Fund Distributors, Inc.	Greenwich, CT
Gulfstream Financial Associates, Inc.	Boca Raton, FL
H.T. Fletcher Securities, Inc.	Englewood, CO
Hampton Investment Co., Inc.	Dallas, TX
Hanifen, Imhoff Securities Corp.	Denver, CO
Harris Government Securities, Inc.	Chicago, IL
Henry Ansbacher, Inc.	New York, NY

Name of Broker-Dealer	*Location*
Herzog, Heine & Geduld, Inc.	New York, NY
Huntington Investments, Inc.	Pasadena, CA
Hurst-Murchison Investment Bankers, Ltd.	Houston, TX
IBM Credit Corporation	Stamford, CT
International Securities Consultants, Inc.	Bakersfield, CA
Investment Center, Inc., The	Bridgewater, NJ
Investment Centers of America, Inc.	Bismarck, ND
Investment Group Securities Corp., The	Washington, DC
Investor's Research Securities Corp.	Jupiter, FL
Isaak Bond Investments, Inc.	Denver, CO
Ivy Financial Services, Inc.	Hingham, MA
JF Lowe & Company, Inc.	New York, NY
KFM Securities	Los Angeles, CA
Kemper Clearing Corp.	Milwaukee, WI
Kimmins Securities, Inc.	Tampa, FL
Kochcapital	Federal Way, WA
KWA Financial Corp.	Ft. Worth, TX
L.F. Thompson & Co.	San Diego, CA
Lavigne, Richard Christman, Inc.	Spokane, WA
Lehwald, Orosey & Pepe, Inc.	Boca Raton, FL
Lieber and Co.	Harrison, NY
Life USA Holding, Inc.	Minneapolis, MN
Llama Company, L.P.	Fayetteville, AR
Lovett Mitchell Webb & Garrison, Inc.	Denver, CO
MCG Portfolio Management Corp.	Irvine, CA
Main Street Management Co.	Wallingford, CT
Manufacturers Hanover Sec. Corp.	New York, NY
Mark Twain Brokerage Services, Inc.	St. Louis, MO
Mitchell Hutchin Asset Management, Inc.	New York, NY
Motors Insurance Corp.	Detroit, MI
NAP Financial Corp.	Anaheim Hills, CA
NSR Distributors, Inc.	New York, NY
National Capital Securities Corp.	Santa Ana, CA
Nova Funds Group	Boston, MA
Olsen Payne & Co.	Salt Lake City, UT
Orion Securities, Inc.	Englewood, CO
PNB Brokerage Services, Inc.	Pittsburgh, PA
Pacific Rim Securities, Inc.	Denver, CO
Pallas Financial Corp.	Nashville, TN
Paramount Securities, Inc.	Phoenix, AZ
Parker/Hunter, Inc.	Pittsburgh, PA
Pennsylvania Mutual Fund, Inc.	New York, NY
Perritt Capital Growth Fund, Inc.	Chicago, IL
Praktek Securities Corp.	San Francisco, CA
Premium Securities, Inc.	Cincinnati, OH
Pre-Paid Legal Services, Inc.	Ada, OK
Printon Kane Group, Inc.	Short Hills, NJ
Profutures Financial Group, Inc.	Spicewood, TX
Quaestor Alliance Network, Inc.	Houston, TX
Quest for Value Distributors	New York, NY
Reider Securities, Inc.	Ft. Collins, CO
Religious Securities Network, Inc.	New York, NY
Resource Management Associates Government Securities, Inc.	New York, NY
Revcon (USA) Limited	New York, NY
Richfield Securities, Inc.	Englewood, CO
Rosenkrantz, Lyon & Ross, Inc.	New York, NY
Sandler, O'Neill & Partners, L.P.	New York, NY
Sanford C. Bernstein & Co., Inc.	New York, NY
Sawo Securities, Inc.	Middleburg Hghts, OH

Name of Broker-Dealer	*Location*
ShareAmerica, L.P.	Stamford, CT
SouthTrust Securities, Inc.	Birmingham, AL
Texas Coastal Securities, Inc.	Plano, TX
U.S. Associates, Inc.	Little Rock, AR
UDI Financial Corp.	Tempe, AZ
UR Financial, Inc.	Santa Ana, CA
Van Kasper & Co.	San Francisco, CA
VanSouth Securities, Inc.	Atlanta, GA
VenWest Securities, Inc.	Tucson, AZ
Voss & Co., Inc.	Springfield, VA
West Coast Securities, Ltd.	Santa Monica, CA
World Money Securities, Inc.	Petaluma, CA

BUREAU OF SECURITIES
BROKER-DEALERS
NEW 1989-1990 REGISTRATIONS

Name of Broker-Dealer	*Location*
ABT Financial Services	Palm Beach, FL
Aims Capital Corp.	Grand Rapids, WI
Allied Group Merchant Banking Corp.	Des Moines, IA
Allison-Williams Company	Minneapolis, MN
American Gas Index Fund, Inc.	Bethesda, MD
Anderson & Strudwick	Richmond, VA
Annandale Securities	Pasadena, CA
Arco Securities	Cheyenne, WY
Arizona Securities Group, Inc.	Phoenix, AZ
A.S. Goldmen & Co., Inc.	New York, NY
Austin Stone Securities, Inc.	Colorado Springs, CO
Bancboston Securities, Inc.	Boston, MA
Baron Capital, Inc.	New York, NY
B.C. Financial Corp.	Atlanta, GA
Biltmore Securities	Miami, FL
Bishop, Rosen & Co., Inc.	New York, NY
Boston Bay Capital, Inc.	Boston, MA
Boucher, Oehmke & Company	Tucson, AZ
Brandywine Securities, Inc.	Westchester, PA
C.J. Lawrence, Morgan Grenfell, Inc.	New York, NY
Calton & Associates, Inc.	Tampa, FL
Capitalink Bond Auctions, Inc.	New York, NY
Capital Management Partners, Inc.	Fairfield, IA
Capital Markets Corp.	Denver, CO
Charterhouse North America Securities, Inc.	New York, NY
Chatfield Dean & Co., Inc.	Englewood, CO
Central Investment Services, Inc.	Denver, CO
Coastal Equities, Inc.	Falmouth, MA
Columbia Financial Center, Inc.	Portland, OR
Consolidated Asset Management Fund	Wayne, PA
Continental Global Financial Corp.	Chicago, IL
Cooper Malone McClaine, Inc.	Wichita, KS
Corporate Network Brokerage Services, Inc.	Overland Park, KS
D.E. Frey & Company, Inc.	Denver, CO
Delta First Financial, Inc.	Longwood, FL
Dillon Securities, Inc.	Spokane, WA
Equity Brokerage Services	Omaha, NE
FCC Investments, Inc.	Des Moines, IA
Financial Services Marketing, Inc.	Winter Park, FL
Finnet Securities, Inc.	Denver, CO
First Fidelity Capital Corp.	New York, NY
1st Resource, Inc.	New York, NY
First Transtech Co., Inc.	Jacksonville, FL
G.A. Repple & Co.	Maitland, FL
Gabelli & Company, Inc.	New York, NY
Grantchester Securities, Inc.	New York, NY
GWR Investments, Inc.	Omaha, NE
Hart-Bornhoft Securities, Inc.	Denver, CO
Horizons International Corp.	Farmington Hills, MI
IBM Credit Distributors Corp.	Stamford, CO
Integrated Resources Life Securities, Inc.	New York, NY
Intercontinental Planners & Investors, Inc.	Nutley, NJ

Name of Broker-Dealer	*Location*
J.D. Michael & Co.	LaJolla, CA
Jesup & Lamont Incorporated	New York, NY
Jonathan Alan & Co., Inc.	White Plains, NJ
Joseph Garbacz Investment & Financial Services	St. Louis, MO
Kemper Capital Markets, Inc.	Cleveland, OH
Kessler Asher Clearing, Inc.	Chicago, IL
Keystone Distributors, Inc.	Boston, MA
Ladenberg, Thalman & Co.	New York, NY
LCM Financial Services	Gold River, CA
L.I.T. America, Inc.	Chicago, IL
Maccabees Equity Sales, Co.	Southfield, MI
Mariner Financial Services, Inc.	Livonia, ME
Masters Financial Group, Inc.	Norcross, GA
McKeever Securities, Inc.	Medford, OR
Meridian Associates, Inc.	Sarasota, FL
MFI Investments Corp.	Bryan, OH
Miller Johnson & Kuehn, Inc.	Minneapolis, MN
Montgomery Equities, Inc.	Rockville, MA
Newton Growth Fund	Milwaukee, WI
Newton Income Fund	Milwaukee, WI
Oak Ridge Investments, Inc.	Chicago, IL
One Hundred Fund, Inc., The	Denver, CO
Pacific Alliance Securities Corp.	New York, NY
Paragon Capital Corp.	New York, NY
Parnassus Financial Management	San Francisco, CA
Pembrook Securities, Inc.	Dallas, TX
Polaris Financial Services, Inc.	New Haven, CT
Premier Capital, Inc.	Charlotte, NC
Primary Income Funds	Milwaukee, WI
Prime Charter L.T.D.	New York, NY
Programmed Equities Corp.	Laguna Hills, CA
Protective Equity Services, Inc.	Birmingham, AL
Prudential Funding Securities Corp.	Newark, NJ
Prudential Mutual Fund Distributors, Inc.	New York, NY
Public Securities, Inc.	Spokane, WA
Republic Securities, Inc.	Chicago, IL
R.F. Lafferty & Co., Inc.	New York, NY
Royce Investment Group	Woodbury, NY
Rushmore Fund, The	Bethesda, MD
San Marino Securities, Inc.	Salt Lake City, UT
Signature Broker-Dealer Services	Boston, MA
Strockbridge Partners, Inc.	Palo Alto, CA
Stoneridge Investments, Inc.	Bloomfield, IL
Stone & Youngberg	San Francisco, CA
Stratton Oakmont, Inc.	Lake Succise, NY
Stuart, Coleman & Co., Inc.	New York, NY
Summit Investments Corp.	Minneapolis, MN
TradeSaver, Inc.	Philadelphia, PA
Twentieth Century Securities, Inc.	Kansas City, MO
United Pacific Financial Services	Philadelphia, PA
UST Securities, Inc.	Los Angeles, CA
VanEck Securities Corporation	New York, NY
Vanguard Capital	San Diego, CA
Van Nostrand & Beck Investments, Inc.	Dallas, TX
Vestax Securities Corporation	Akron, OH
Western Equities Corporation	Englewood, CO
WestingHouse Securities Corp.	Pittsburgh, PA

Name of Broker-Dealer	*Location*
Xcel Securities, Inc.	Englewood, CO
Zweig Securities, Corp.	New York, NY

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REPORT OF THE

DEPARTMENT OF BANKING AND FINANCE

STATE OF NEBRASKA

July 1, 1990 to June 30, 1992

E. BENJAMIN NELSON
Governor

JAMES A. HANSEN
Director of Banking and Finance

REPORT OF THE

DEPARTMENT OF BANKING AND FINANCE

STATE OF NEBRASKA

July 1, 1990 to June 30, 1992

E. BENJAMIN NELSON
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JAMES A. HANSEN
Director of Banking and Finance

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DEPARTMENT OF BANKING AND FINANCE
State of Nebraska

STATE BANKS
INDUSTRIAL LOAN AND INVESTMENT COMPANIES
COOPERATIVE CREDIT ASSOCIATIONS
BUILDING AND LOAN ASSOCIATIONS
CONSUMER FINANCE DIVISION
CHECK SALES DIVISION
MORTGAGE BANKERS
TRUST COMPANIES
CREDIT UNIONS

DIRECTOR
James A. Hansen

DEPUTY DIRECTOR/FINANCIAL INSTITUTIONS
Ray A. Pont

GENERAL COUNSEL
Patricia A. Herstein

LEGAL COUNSEL/FINANCIAL INSTITUTIONS
Lucinda Cordes Glen

LEGAL AIDE II
Bradley A. Philson — Dwaine L. Birch

REVIEW EXAMINERS
Kelly J. Lammers — Nick Lenzen — Kent W. Plummer

BUDGET OFFICER
Eric B. Asboe II

ADMINISTRATIVE ASSISTANT II
Barbara A. Biffle

ADMINISTRATIVE ASSISTANT I
Janice A. Borchert

OFFICE ASSISTANTS
Cathy L. Fick, Accounting Clerk I
Betty L. Fogerty, Typist II
Roberta J. Irons, Staff Assistant II
Lou A. Meisinger, Administrative Secretary

EXAMINERS

Omaha Territory:
*James M. Davis
Paul E. Carpenter
David J. Enholm
Larry Y. Moore
J. Robert Rea
Todd E. Roth
Jeffrey A. Russell

Lincoln Territory:
*Joel D. Fanders
Neil T. Butler
Mike Cornelius
Gregory G. Freese
Duane E. Norden
David L. Warren

Kearney Territory:
*Tony Kriz II
William A. Bergh
Kenneth R. Brestel
Paul M. Gustafson
James L. Korcek
Timothy W. Mannlein
James P. McTygue
Michael T. Miller
Perry T. Neill
Michael R. Rafferty
Steven D. Schepers
Kenneth B. Spellmeyer

York Trust Office:
Steven K. Spady

*District Examiner in Charge of Territory

CREDIT UNION, SAVING AND LOAN ASSOCIATIONS, EDP, CONSUMER CREDIT

REVIEW EXAMINER
Glenn W. Callaway

Credit Unions/Savings and Loans:
*Charles S. Cejka

Installment Loan Companies:
*Joy L. Kokes

COMPUTER DIVISION

EDP EXAMINER
Louis P. Solnosky

APPLICATIONS ANALYST V
Mark R. MacNabb

APPLICATIONS ANALYST II
Delmont L. Ahlman

OFFICE ASSISTANTS
Jean Simpson, Staff Assistant I
Deborah E. Bussen, Data Terminal Systems Operator

BUREAU OF SECURITIES

ASSISTANT DIRECTOR
Jack E. Herstein

LEGAL COUNSEL/SECURITIES
Ann D. Diers

ATTORNEY I
Sheila J. Cahill

SECURITIES INVESTIGATION AND ENFORCEMENT MANAGER
Thomas A. Sindelar

SECURITIES ANALYST II
Russell K. Bloemker

SECURITIES ANALYST I
Karen A. Reynolds

OFFICE ASSISTANTS
Pamela S. Burnham, Office Clerk III
Dawn S. Kucera, Secretary I
Karen D. Mayo, Staff Assistant I
Debbie L. Halada, Staff Assistant I
Karen K. Matejka, Staff Assistant I

SECRETARIES, COMMISSIONERS, SUPERINTENDENTS DIRECTORS AND DEPUTIES

1892 to 1895	Richard H. Townley, Secretary, State Banking Board
1895 to 1901	P.L. Hall, Secretary, State Banking Board
1901 to 1917	Edward Royse, Secretary, State Banking Board
1917 to 1919	J.J. Tooley, Secretary, State Banking Board
1919 to 1925	J.E. Hart, Secretary, State Banking Board
1925 to 1927	Kirk Griggs, Secretary, State Banking Board
1927 to 1931	Clarence G. Bliss, Secretary, State Banking Board
1929 to 1931	George W. Woods, Bank Commissioner
1931 to 1933	E.H. Luikart, Secretary, State Banking Board
1933 to 1935	George W. Woods, Deputy Superintendent
1935 to 1939	B.N. Saunders, Superintendent of Banking
1939 to 1943	Wade R. Martin, Director of Banking
1939 to 1947	J.F. McLain, Deputy Superintendent
1943 to 1947	J. Fred Peters, Director of Banking
1947 to 1959	J.F. McLain, Director of Banking
1947 to 1967	C.R. Haines, Deputy Director
1959 to 1961	Edwin N. Van Horne, Director of Banking
1961 to 1964	Ralph E. Misko, Director of Banking
1964 to 1966	Henry E. Ley, Director of Banking
1966 to 1967	Byron Dunn, Director of Banking
1967 to 1969	C.R. Haines, Director of Banking
1967 to 1985	Charles W. Mitchell, Deputy Director
1969 to 1970	Edwin A. Langley, Director of Banking
1971 to 1975	Henry E. Ley, Director of Banking
1975 to 1978	William H. Riley, Director of Banking & Finance
1979 to 1983	Paul J. Amen, Director of Banking & Finance
1983 to 1984	John P. Miller, Director of Banking & Finance
1984 to 1985	Roger M. Beverage, Director of Banking & Finance
1985 to 1985	Roger W. Hirsch, Acting Director of Banking & Finance
1985 to 1987	James C. Barbee, Director of Banking & Finance
1987 to 1991	Cynthia H. Milligan, Director of Banking & Finance
1991 to	James A. Hansen, Director of Banking & Finance

LEGAL HOLIDAYS

January 1	New Year's Day
January	Martin Luther King Jr.'s Birthday, Third Monday
February	President's Day, Third Monday
April	Arbor Day, Last Friday in April
May	Memorial Day, Last Monday in May
July 4	Independence Day
September	Labor Day, First Monday
October	Columbus Day, Second Monday
November 11	Veterans Day (May be observed on federally recognized holiday)
November	Thanksgiving Day, Fourth Thursday & Friday
December 25	Christmas Day

If any such dates fall on Sunday, the following Monday shall be a holiday.
If any such dates fall on Saturday, the preceding Friday shall be a holiday.

STATEMENT OF RECEIPTS AND DISBURSEMENTS
July 1, 1990 to June 30, 1992

	FY 1990-91	FY 1991-92
BEGINNING CASH BALANCES:		
Fund 2191-Financial Institutions	$ 3,491,465.70	$ 3,674,079.03
Fund 2192-Securities	4,340,907.06	5,033,154.82
Fund 2193-Small Loan Companies	38,692.72	46,328.59
Fund 2194-Mortgage Bankers	12,205.04	22,817.30
TOTAL	$ 7,883,270.52	$ 8,776,379.74
RECEIPTS:		
Fund 2191-Financial Institutions	$ 2,514,959.19	$ 2,411,803.98
Fund 2192-Securities	5,258,270.04	5,788,698.13
Fund 2192-Transferred to General Fund	(4,000,000.00)	(4,000,000.00)
Fund 2193-Small Loan Companies	62,408.90	63,046.96
Fund 2194-Mortgage Bankers	15,734.28	17,986.14
TOTAL	$ 3,851,372.41	$ 4,281,535.21
TOTAL CASH AND RECEIPTS	$ 11,734,642.93	$ 13,057,914.95
DISBURSEMENTS:		
Salaries and Benefits	$ 2,559,987.25	$ 2,645,019.85
Operating Expenses	393,502.39	531,577.75
Capital Expenditures (Equipment)	4,773.55	316,094.29
TOTAL	$ 2,958,263.19	$ 3,492,691.89
ENDING CASH BALANCES:		
Fund 2191-Financial Institutions	$ 3,674,079.03	$ 3,428,424.70
Fund 2192-Securities	5,033,154.82	6,062,299.57
Fund 2193-Small Loan Companies	46,328.59	39,873.16
Fund 2194-Mortgage Bankers	22,817.30	34,625.63
TOTAL	$ 8,776,379.74	$ 9,565,223.06
TOTAL CASH AND DISBURSEMENTS	$ 11,734,642.93	$ 13,057,914.95

CHANGES IN NUMBER OF INSTITUTIONS
July 1, 1990 to June 30, 1992

COMMERCIAL BANKS:	
Banks in Operation June 30, 1991	281
Banks in Operation June 30, 1992	274
INDUSTRIAL LOAN AND INVESTMENT COMPANIES:	
Industrial Loan and Investment Companies in Operation June 30, 1991	2
Industrial Loan and Investment Companies in Operation June 30, 1992	1
Industrial Loan and Investment Companies in Receivership June 30, 1991	1
Industrial Loan and Investment Companies in Receivership June 30, 1992	1
COOPERATIVE CREDIT ASSOCIATIONS:	
Cooperative Credit Associations in Operation June 30, 1991	0
Cooperative Credit Associations in Operation June 30, 1992	0
SAVINGS AND LOAN ASSOCIATIONS:	
Savings and Loan Associations in Operation June 30, 1991	4
Savings and Loan Associations in Operation June 30, 1992	3
CREDIT UNIONS:	
Credit Unions in Operation June 30, 1991	42
Credit Unions in Operation June 30, 1992	40
TRUST COMPANIES:	
Trust Companies in Operation June 30, 1991	4
Trust Companies in Operation June 30, 1992	4

INSTITUTIONS—NUMBER AND RESOURCES

The following schedule reflects the number of institutions under the supervision of the Department, their total resources, and the gain (loss) since the report of June 30, 1991.

INSTITUTIONS	*NUMBER* 6/30 1991	6/30 1992	*ASSETS* 6/30 1991	*ASSETS* 6/30 1992	*GAIN (LOSS)*
COMMERCIAL BANKS	281	274	$8,511,052,000	$8,920,189,000	$409,137,000
SAVINGS AND LOAN ASSOCIATIONS	4	3	157,432,398	77,590,605	(79,841,793)
COOPERATIVE CREDIT ASSOCIATIONS	0	0			
CREDIT UNIONS	42	40	362,726,929	390,988,152	28,261,223
INDUSTRIALS	2	1	48,125,000	54,117,000	5,992,000
TRUST COMPANIES	4	4	78,245,446	82,602,739	4,357,293
LICENSED LENDERS	62(1)	62(2)	124,887,216(1)	125,781,299(2)	894,083
BUREAU OF SECURITIES	2,984(3)	4,112(3)	4,264,222,845(4)	3,746,672,390(4)	(517,550,455)

(1) December 31, 1990
(2) December 31, 1991
(3) Issuers
(4) Amount authorized for sale in Nebraska

STATE CHARTERED BANKS
AS OF JUNE 30, 1992

Name	*Location*
Adams State Bank	Adams
The Abbott Bank	Alliance
Western Bank	Alliance
Harlan County Bank	Alma
Security State Bank	Ansley
Arlington State Bank	Arlington
Ashland State Bank	Ashland
Ashton State Bank	Ashton
Auburn State Bank	Auburn
The Farmers State Bank & Trust Company	Aurora
Farmers & Merchants Bank	Axtell
Citizens Bank	Bancroft
State Bank of Bartley	Bartley
Commercial Bank	Bassett
Battle Creek State Bank	Battle Creek
First State Bank	Beaver City
Bank of Bellevue	Bellevue
First United Bank of Bellevue	Bellevue
Tri-County Bank and Trust	Bellevue
Bank of The Valley	Bellwood
State Bank	Benkelman
Bank of Bennington	Bennington
Bank of Bertrand	Bertrand
Farmers State Bank	Big Springs
Washintgon County Bank	Blair
Farmers & Merchants State Bank	Bloomfield
The Commercial Bank	Blue Hill
Blue Springs State Bank	Blue Springs
The Boelus State Bank	Boelus
Bank of Brady	Brady
Nebraska State Bank	Bristow
Nebraska State Bank & Trust Company	Broken Bow
United Nebraska Bank	Broken Bow
Bruning State Bank	Bruning
Brunswick State Bank	Brunswick
The American Bank	Burr
Kimball County Bank	Bushnell
Butte State Bank	Butte
Byron State Bank	Byron
The State Bank of Cairo	Cairo
First Central Bank	Cambridge
Campbell State Bank	Campbell
Citizens State Bank	Carleton
Farmers State Bank	Carroll
Commercial State Bank	Cedar Bluffs
Cedar Rapids State Bank	Cedar Rapids
Central Bank	Central City
CerescoBank	Ceresco
Chambers State Bank	Chambers
Deuel County State Bank	Chappell
State Bank of Chester	Chester
Bank of Clarks	Clarks

Name	*Location*
Clarkson Bank	Clarkson
Farmers Bank of Clatonia	Clatonia
The Commercial State Bank	Clay Center
Citizens State Bank	Clearwater
State Bank of Colon	Colon
Columbus Bank and Trust Company	Columbus
Republic Bank of Nebraska	Columbus
United Nebraska Bank, Columbus	Columbus
Farmers Bank of Cook	Cook
Cozad State Bank and Trust Company	Cozad
First Bank and Trust Company	Cozad
Nebraska State Bank	Cozad
Crawford State Bank	Crawford
City Bank and Trust	Crete
Crete State Bank	Crete
The Culbertson Bank	Culbertson
Curtis State Bank	Curtis
Jennings State Bank	Davenport
Jefferson County Bank	Daykin
DeWitt State Bank	DeWitt
The Nebraska Security Bank	Deshler
Farmers State Bank	Dodge
Bank of Doniphan	Doniphan
Farmers State Bank	Douglas
State Bank of DuBois	DuBois
Eagle State Bank	Eagle
Bank of Elgin	Elgin
Johnson County Bank	Elk Creek
EquiBank	Elkhorn
American Exchange Bank	Elmwood
Commercial State Bank	Elsie
The Home Bank	Elwood
First State Bank	Enders
Ericson State Bank	Ericson
Farmers State Bank	Eustis
Farmers State Bank	Ewing
The Fairbury State Bank	Fairbury
Farmers State Bank	Fairmont
Richardson County Bank & Trust Co.	Falls City
Farnam Bank	Farnam
Filley Bank	Filley
Cedar Security Bank	Fordyce
Fort Calhoun State Bank	Fort Calhoun
Franklin State Bank	Franklin
First State Bank	Fremont
Geneva State Bank	Geneva
Gering State Bank	Gering
Exchange Bank	Gibbon
First State Bank	Gothenburg
Gothenburg State Bank and Trust Company	Gothenburg
Grafton State Bank	Grafton
Five Points Bank	Grand Island
United Nebraska Bank Grant	Grant
Gretna State Bank	Gretna
The Guide Rock State Bank	Guide Rock
Banner County Bank, Inc.	Harrisburg
Bank of Hartington	Hartington
Harvard State Bank	Harvard
Hastings State Bank	Hastings

Name	*Location*
Thayer County Bank	Hebron
Henderson State Bank	Henderson
Hershey State Bank	Hershey
First State Bank	Hickman
The State Bank of Hildreth	Hildreth
First Security Bank of Holdrege	Holdrege
American State Bank	Homer
First State Bank	Hordville
Commercial State Bank	Hoskins
Howells Bank	Howells
Hubbell Bank	Hubbell
Home State Bank & Trust Company	Humboldt
Farmers State Bank	Humphrey
Farmers & Merchants Bank	Imperial
The Bank of Indianola	Indianola
Kearney State Bank and Trust Company	Kearney
Platte Valley State Bank & Trust CO.	Kearney
Adams County Bank	Kenesaw
Bank of Keystone	Keystone
First State Bank	Kimball
Bank of Nebraska	LaVista
Brentwood Bank	LaVista
Bank of Leigh	Leigh
Lexington State Bank & Trust CO.	Lexington
The Farmers State Bank and Trust Company	Lexington
State Bank of Liberty	Liberty
Cornhusker Bank	Lincoln
Farmers Bank	Lincoln
Havelock Bank	Lincoln
Lincoln Bank South	Lincoln
Lincoln State Bank	Lincoln
Union Bank & Trust Company	Lincoln
Vistar Bank	Lincoln
West Gate Bank	Lincoln
Bank of Lindsay	Lindsay
Lisco State Bank	Lisco
State Bank of Litchfield	Litchfield
The First State Bank	Lodgepole
First State Bank	Loomis
Home State Bank	Louisville
Sherman County Bank	Loup City
Nebraska State Bank	Lynch
The Bank of Madison	Madison
Security Home Bank	Malmo
The Martell State Bank	Martell
Farmers State Bank	Maywood
Bank of Mead	Mead
Farmers & Merchants Bank	Milford
Farmers and Merchants Bank	Milligan
Minden Exchange Bank & Trust Company	Minden
First Security Bank	Mitchell
Bank of Monroe	Monroe
Corn Growers State Bank	Murdock
Murray State Bank	Murray
Farmers Bank and Trust Company	Nebraska City
Otoe County Bank & Trust Company	Nebraska City
The Nehawka Bank	Nehawka
First United Bank	Neligh
The Commercial Bank	Nelson

Name	*Location*
American State Bank	Newcastle
Bank of Norfolk	Norfolk
Platte Valley Bank	North Bend
North Loup Valley Bank	North Loup
United Nebraska Bank	North Platte
United Nebraska Bank, O'Neill	O'Neill
The Farmers Bank	Oconto
State Bank of Odell	Odell
Adams Bank & Trust Company	Ogallala
Bank of Nebraska Omaha	Omaha
Douglas County Bank & Trust Company	Omaha
First Bank	Omaha
First Westroads Bank, Inc.	Omaha
Mid City Bank, Inc.	Omaha
Nebraska State Bank of Omaha	Omaha
Northern Bank	Omaha
Omaha State Bank	Omaha
Packers Bank and Trust Company	Omaha
Southwest Bank and Trust Company	Omaha
Western Security Bank	Omaha
Bank of Orchard	Orchard
United Nebraska Bank	Ord
Republican Valley Bank	Orleans
Nebraska State Bank	Oshkosh
Osmond State Bank	Osmond
Bank of Overton	Overton
State Bank	Palmer
The Bank of Palmyra	Palmyra
Bank of Papillion	Papillion
Bank of Paxton	Paxton
Pender State Bank	Pender
Petersburg State Bank	Petersburg
Cones State Bank	Pierce
Platte Center Bank	Platte Center
Cass County Bank	Plattsmouth
Plattsmouth State Bank	Plattsmouth
Pleasanton State Bank	Pleasanton
Farmers State Bank	Plymouth
Citizens State Bank	Polk
Bank of Dixon County	Ponca
The Potter State Bank of Potter	Potter
Bank of Prague	Prague
Purdum State Bank	Purdum
Ralston Bank	Ralston
First State Bank	Randolph
The Ravenna Bank	Ravenna
Peoples Webster County Bank	Red Cloud
Commercial State Bank	Republican City
State Bank of Riverdale	Riverdale
Schuyler State Bank & Trust Company	Schuyler
State Bank of Scotia	Scotia
First State Bank	Scottsbluff
Scribner Bank	Scribner
First State Bank	Shelton
Shickley State Bank	Shickley
The Security Bank	Sidney
Farmers State Bank of Silver Creek	Silver Creek
Dakota County State Bank	South Sioux City
Nebraska State Bank	South Sioux City
Spalding City Bank	Spalding

Name	*Location*
Spencer State Bank	Spencer
Springfield State Bank	Springfield
Bank of St. Edward	St. Edward
Citizens Bank & Trust Company	St. Paul
Stamford Bank	Stamford
Bank of Stapleton	Stapleton
The Bank of Steinauer	Steinauer
The State Bank of Stella	Stella
Commercial Bank	Stratton
Stromsburg Bank	Stromsburg
The Tri-County Bank	Stuart
Security State Bank	Sumner
Farmers State Bank and Trust Company	Superior
City State Bank	Sutton
Sutton State Bank	Sutton
Bank of Swanton	Swanton
State Bank of Table Rock	Table Rock
The Bank of Talmage	Talmage
Burt County State Bank	Tekamah
The Tilden Bank	Tilden
State Bank of Trenton	Trenton
First Nebraska Bank	Valley
Oak Creek Valley Bank	Valparaiso
Citizens State Bank	Virginia
Wahoo State Bank	Wahoo
Farmers State Bank	Wallace
Western State Bank	Waterloo
Wauneta Falls Bank	Wauneta
Commercial State Bank	Wausa
Lancaster County Bank	Waverly
Farmers & Merchants State Bank of Wayne	Wayne
Farmers State Bank	Weeping Water
Nebraska State Bank	Weeping Water
Nebraska State Bank	Western
Saline State Bank	Wilber
The Bank of Wilber	Wilber
Winside State Bank	Winside
Bank of Wood River	Wood River
The Wymore State Bank	Wymore
York State Bank and Trust Company	York
Bank of Yutan	Yutan

APPLICATION ACTIVITY
July 1, 1990 to June 30, 1992

BANK CHARTERS APPROVED

Name of Proposed Bank	*Location*	*Date of Approval*
The Security Bank	Sidney	08-29-90
United Nebraska Bank	Grant	09-07-90
United Nebraska Bank	O'Neill	09-21-90
Farmers & Merchants State Bank	Wayne	09-10-90
Nebraska State Bank	Cozad	09-17-90
Republic Bank of Nebraska	Columbus	12-03-90
Otoe County Bank	Nebraska City	01-02-91
First Security Bank	Mitchell	01-31-91
Farmers State Bank	Weeping Water	12-06-91
Bank of Bellevue	Bellevue	12-20-91

BANK MERGERS APPROVED
(Surviving Bank Listed First)

Names of Banks Merged	*Date of Approval*
Cambridge State Bank, Cambridge/Farmers & Merchants, Edison	07-19-90
United Nebraska Bank, Grant/Nebraska Savings & Loan, Ogallala	09-07-90
Farmers & Merchants State Bank, Wayne/Wayne Savings Association	09-10-90
Farmers & Merchants Bank, Bloomfield/Farmers & Merchants Interim Federal Savings Bank, Hartington	09-12-90
Nebraska State Bank, Cozad/Cozad Interim Savings Bank	09-17-90
United Nebraska Bank, O'Neill/Nebraska Savings & Loan, O'Neill	09-21-90
Republic Bank of Nebraska, Columbus/Commerce Savings Columbus	12-03-90
Farmers Bank, Oconto/Farmers Bank, Mason City	01-08-91
Farmers State Bank, Douglas/State Bank of Firth, Firth	05-30-91
Home State Bank & Trust, Humboldt/The Dawson Bank, Dawson	05-30-91
Saline State Bank, Wilber/Citizens State Bank, Dorchester	11-04-91
First State Bank, Kimball/First National Bank, Elm Creek	11-14-91
Farmers State Bank, Weeping Water/Farmers State Bank, Avoca	12-06-91
Farmers & Merchants Bank, Milford/Home State Bank, Beaver Crossing; Bank of Palmyra, Palmyra; Farmers State Bank, Douglas; Nebraska State Bank, Weeping Water	12-17-91
The Bank of Bellevue, Bellevue/Bank of Bellevue, Bellevue	12-20-91
Farmers State Bank & Trust, Superior/Hardy State Bank, Hardy	01-31-92
First State Bank, Enders/ First Bank & Trust, Imperial Branch	02-28-92

BANK AUXILIARY TELLER OFFICES APPROVED

Name of Bank	*Location*	*Date of Approval*
Cambridge State Bank	Edison	07-19-90
Bank of Doniphan	Doniphan	09-13-90
United Nebraska Bank, Grant	Ogallala	09-07-90
Farmers & Merchants Bank, Bloomfield	Hartington	09-05-90
First Bank & Trust, Cozad	Imperial	09-12-90
Union Bank & Trust Company, Lincoln	Lincoln	09-17-90
Farmers Bank of Cook	Peru	09-26-90
Union Bank & Trust Company, Lincoln	Franklin	10-15-90
Union Bank & Trust Company, Lincoln	Ainsworth	10-15-90
Union Bank & Trust Company, Lincoln	David City	11-29-90
Northern Bank, Omaha	Omaha	12-04-90
Farmers Bank, Oconto	Mason City	01-08-91
Union Bank & Trust Co., Lincoln	Wahoo	02-07-91
Bank of Hartington	Hartington	02-14-91
Gering State Bank	Gering	04-17-91
Farmers State Bank, Douglas	Firth	05-30-91
Home State Bank, Humboldt	Dawson	05-30-91
Southwest Bank & Trust, Omaha	Omaha	07-10-91
Packers Bank & Trust Co., Omaha	Omaha	08-01-91
Martell State Bank, Martell	Lincoln	09-24-91
Saline State Bank, Wilber	Dorchester	11-14-91
First State Bank, Kimball	Elm Creek	11-14-91
Farmers State Bank, Weeping Water	Avoca	12-06-91
Farmers & Merchants Bank, Milford	Beaver Crossing Palmyra Douglas Firth Panama Weeping Water	12-17-91
The Bank of Bellevue, Bellevue	Bellevue	12-20-91
Farmers State Bank, Superior	Hardy	01-31-92
First State Bank, Enders	Imperial	02-18-92

COMMERCIAL BANK MEMBERS OF FEDERAL RESERVE SYSTEM

Name of Bank	*Location*
Citizens Bank	Bancroft
Deuel County State Bank	Chappell
Bank of Hartington	Hartington
United Nebraska Bank	North Platte
Farmers State Bank	Superior
First Nebraska Bank	Valley
Wahoo State Bank	Wahoo

BANK CLOSINGS

Name of Bank	*Location*	*Date Closed*
None		

STATE CHARTERED COMMERCIAL BANKS
COMPARATIVE STATEMENT

	June 30, 1991 281 Banks	*June 30, 1992 274 Banks*
ASSETS:		
Cash and Balances Due Banks	$ 518,510,000	$ 555,925,000
Securities	3,036,094,000	3,034,924,000
Federal Funds Sold and Securities Purchased Under Agreements to Resell	264,786,000	199,239,000
Loans and Lease Financing Receivables	4,357,207,000	4,803,170,000
Premises and Fixed Assets	108,655,000	110,083,000
Other Real Estate	17,571,000	15,552,000
Other Assets	208,229,000	201,296,000
TOTAL ASSETS	$ 8,511,052,000	$ 8,920,189,000
LIABILITIES:		
Deposits:		
(1) Non-Interest Bearing	$ 829,405,000	$ 911,910,000
(2) Interest Bearing	6,687,424,000	6,948,885,000
TOTAL DEPOSITS	$ 7,516,829,000	$ 7,860,795,000
Federal Funds Purchased and Securities Sold Under Agreements to Repurchase	106,360,000	117,618,000
Mortgages or Liens Payable	1,341,000	862,000
Other Liabilities	108,805,000	104,428,000
Subordinated Notes and Debentures	2,210,000	1,152,000
TOTAL LIABILITIES	$ 7,735,545,000	$ 8,084,855,000
EQUITY CAPITAL:		
Capital Stock	$ 134,884,000	$ 134,898,000
Surplus	296,310,000	317,191,000
Undivided Profits and Capital Reserves	344,313,000	383,245,000
TOTAL EQUITY CAPITAL	$ 775,507,000	$ 835,334,000
TOTAL LIABILITIES and Equity Capital	$ 8,511,052,000	$ 8,920,189,000

STATISTICS REGARDING COMMERCIAL BANKS
1897 to June 30, 1992

Year	*In Operation*	*Total Capital, Surplus Undivided Profits and Capital Reserve*	*Total Deposits*	*Total Assets*
1897	320	$ 9,321,526	$ 13,902,940	$ 23,670,864
1898	324	9,112,456	18,225,180	27,680,475
1899	339	8,215,314	22,499,021	30,683,955
1901	381	8,555,074	27,634,116	36,297,246
1902	429	9,987,372	31,279,615	41,350,747
1903	459	9,986,483	33,596,040	44,678,440
1904	482	10,649,382	36,764,743	48,608,440
1905	530	11,926,588	49,047,081	62,193,973
1906	563	12,257,299	54,113,470	67,977,826
1907	601	13,625,641	60,783,452	73,167,880
1908	615	14,376,722	62,583,790	78,719,474
1909	659	15,727,371	71,647,454	89,134,446
1910	664	16,581,971	70,172,423	88,836,697
1911	669	17,134,008	72,192,000	91,893,258
1912	695	18,602,383	80,631,192	102,569,968
1913	715	19,479,801	89,228,696	112,791,202
1914	765	21,463,151	91,393,643	117,634,172
1915	805	23,523,191	111,119,961	141,703,258
1916	845	25,802,915	158,240,184	193,208,902
1917	923	29,365,323	204,175,998	256,277,509
1918	942	31,401,671	231,560,771	277,394,621
1919	1002	36,079,610	270,505,130	325,554,901
1920	1022	38,266,672	246,604,458	309,707,591
1921	987	34,705,961	210,627,624	268,017,163
1922	955	33,244,250	231,582,121	285,249,243
1923	937	32,883,200	237,552,204	284,897,103
1924	920	32,814,742	262,132,117	310,734,386
1925	879	30,767,239	272,564,233	320,826,854
1926	837	30,288,177	267,390,928	313,407,077
1927	855	29,212,913	266,707,861	310,318,622
1928	726	27,976,756	244,660,162	284,070,749
1929	647	25,875,885	187,394,417	222,769,134
1930	580	23,487,536	138,105,586	167,722,915
1931	472	16,727,262	86,421,090	109,621,464
1932	430	15,140,042	62,867,165	84,517,404
1933	381	14,298,072	57,563,987	72,505,998
1934	309	11,324,328	66,540,391	78,269,301
1935	302	11,307,447	69,116,798	80,831,084
1936	301	11,809,016	74,919,950	87,084,090
1937	296	11,466,639	69,251,285	81,639,898
1938	293	11,621,199	65,573,363	78,140,675
1939	288	12,143,888	69,971,473	81,196,369
1940	284	12,339,843	77,092,644	89,525,065
1941	285	12,884,569	84,936,767	99,040,764
1942	273	13,224,408	134,614,352	147,895,224
1943	275	14,271,379	195,819,709	210,153,432
1944	278	15,439,463	232,311,061	248,027,844
1945	279	16,330,905	261,960,097	278,379,583
1946	282	18,007,659	334,006,685	352,474,541

Year	In Operation	Total Capital, Surplus Undivided Profits and Capital Reserve	Total Deposits	Total Assets
1947	282	19,839,672	374,999,948	395,523,900
1948	283	21,741,533	367,447,421	389,682,165
1949	283	24,092,119	354,590,644	379,227,765
1950	287	26,510,366	352,452,505	379,771,197
1951	288	28,772,019	375,394,337	404,909,136
1952	287	30,140,895	392,552,248	425,581,807
1953	289	32,934,902	411,170,139	447,965,252
1954	290	37,042,727	414,773,669	453,268,269
1955	292	39,647,391	408,991,675	451,091,638
1956	293	42,536,145	390,189,854	434,790,998
1957	292	44,944,995	394,979,382	443,503,815
1958	293	48,447,514	415,986,871	467,411,647
1959	295	51,525,789	471,421,079	526,906,743
1960	299	56,723,400	465,951,000	528,210,800
1961	300	60,069,000	500,059,000	564,145,000
1962	301	65,255,000	548,373,000	618,917,000
1963	300	68,980,000	601,454,000	679,710,000
1964	303	77,105,000	654,189,000	741,548,000
1965	304	79,705,803	665,398,095	755,454,341
1966	305	85,584,536	724,470,433	821,238,073
1967	308	92,030,994	791,340,315	893,556,155
1968	308	99,159,681	895,981,916	1,007,600,518
1969	311	109,021,675	1,042,536,046	1,176,376,874
1970	312	121,707,930	1,121,140,134	1,275,660,872
1971	312	134,227,083	1,296,993,158	1,465,787,359
1972	316	151,449,647	1,477,030,337	1,673,205,709
1973	322	171,160,456	1,792,977,624	2,015,843,534
1974	324	196,611,779	2,018,984,528	2,341,434,558
1975	328	221,199,058	2,314,527,530	2,604,661,952
1976	329	250,786,000	2,553,728,000	2,844,966,000
1977	322	280,084,000	2,781,804,000	3,122,977,000
1978	335	313,575,000	3,191,859,000	3,550,011,000
1979	336	353,489,000	3,462,379,000	3,895,422,000
1980	340	406,851,000	3,774,973,000	4,268,013,000
1981	340	457,124,000	4,238,958,000	4,817,262,000
1982	340	504,329,000	4,679,017,000	5,366,954,000
1983	340	554,134,000	5,221,468,000	5,905,803,000
1984	340	591,872,000	5,579,833,000	6,337,343,000
1985	332	602,369,000	5,767,917,000	6,519,664,000
1986	316	587,630,000	5,836,576,000	6,553,386,000
1987	311	593,326,000	5,948,616,000	6,689,535,000
1988	299	633,724,000	6,155,482,000	6,941,344,000
1989	294	673,878,000	6,413,373,000	7,246,867,000
1990	278	719,166,000	6,850,454,000	7,740,897,000
1991	281	775,507,000	7,516,829,000	8,511,052,000
1992	274	835,334,000	7,860,795,000	8,920,189,000

STATE BANKS AUTHORIZED TO OPERATE WITH TRUST POWERS AS OF JUNE 30, 1992

Name of Bank	*Location*
The Abbott Bank	Alliance
The Farmers State Bank and Trust Co.	Aurora
Bank of Bellevue	Bellevue
First United Bank of Bellevue	Bellevue
Tri-County Bank & Trust Company	Bellevue
Nebraska State Bank	Broken Bow
State Bank of Cairo	Cairo
Columbus Bank and Trust Company	Columbus
United Nebraska Bank	Columbus
Cozad State Bank	Cozad
First Bank and Trust Company	Cozad
Citibank & Trust Co.	Crete
Bank of Doniphan	Doniphan
Richardson County Bank and Trust Co.	Falls City
Geneva State Bank	Geneva
First State Bank	Gothenburg
Gothenburg State Bank	Gothenburg
Five Points Bank	Grand Island
Home Stat Bank and Trust Co.	Humboldt
Farmers and Merchants Bank	Imperial
Kearney State Bank & Trust	Kearney
Platte Valley State Bank and Trust Co.	Kearney
Lexington State Bank and Trust Co.	Lexington
The Farmers State Bank and Trust Co.	Lexington
Union Bank and Trust Company	Lincoln
Vistar Bank	Lincoln
Bank of Madison	Madison
Minden Exchange Bank and Trust Company	Minden
Farmers Bank & Trust	Nebraska City
Otoe County Bank & Trust Co.	Nebraska City
First United Bank	Neligh
Bank of Norfolk	Norfolk
United Nebraska Bank	North Platte
Adams Bank & Trust	Ogallala
Douglas County Bank of Omaha	Omaha
Packers Bank & Trust	Omaha
Southwest Bank of Omaha	Omaha
Bank of Papillion	Papillion
Citizens Bank and Trust Co.	St. Paul
Schuyler State Bank	Schuyler
First State Bank	Scottsbluff
Farmers State Bank	Superior
York State Bank	York

NATIONAL BANKS AUTHORIZED TO OPERATE WITH TRUST POWERS AS OF JUNE 30, 1992

Name of Bank	*Location*
First National Bank & Trust Co.	Aurora
The Beatrice National Bank and Trust Co.	Beatrice
First National Bank and Trust Company	Bellevue
First National Bank of Bellevue	Bellevue
First National Bank of Chadron	Chadron
First National Bank and Trust Co.	Columbus
Fremont National Bank & Trust Co.	Fremont
First National Bank & Trust Co.	Fullerton
Overland National Bank and Trust Co.	Grand Island
City National Bank & Trust Co.	Hastings
First National Bank of Kearney	Kearney
Kearney State Bank & Trust	Kearney
FirsTier Bank, N.A., Lincoln	Lincoln
National Bank of Commerce Trust and Savings	Lincoln
First National Bank of McCook	McCook
McCook National Bank	McCook
First National Bank & Trust Company	Minden
First National Bank	Newman Grove
DeLay First National Bank and Trust Co.	Norfolk
First National Bank	North Platte
North Platte National Bank	North Platte
American National Bank	Omaha
First National Bank of Omaha	Omaha
FirsTier Bank, N.A., Omaha	Omaha
Norwest Bank Omaha, N.A.	Omaha
Scottsbluff National Bank	Scottsbluff
First National Bank	Syracuse
The State National Bank & Trust Company	Wayne

TRUST DEPARTMENT
ASSET SIZE

Name	*Location*	*Assets*
The Abbott Bank	Alliance	$ 49,594,088.13
The Farmers State Bank & Trust Company	Aurora	5,022,734.00
Tri-County Bank and Trust	Bellevue	0.00
Bank of Bellevue	Bellevue	0.00
First United Bank of Bellevue	Bellevue	209,134.59
Nebraska State Bank & Trust Company	Broken Bow	3,597,268.23
Bruning State Bank	Bruning	131,288.30
The State Bank of Cairo	Cairo	1,102,784.00
United Nebraska Bank, Columbus	Columbus	1,355,000.81
Columbus Bank and Trust Company	Columbus	4,112,751.63
First Bank and Trust Company	Cozad	1,506,759.14
Cozad State Bank and Trust Company	Cozad	1,703,337.88
City Bank and Trust	Crete	14,807.06
Bank of Doniphan	Doniphan	85,944.03
Richardson County Bank & Trust Co.	Falls City	4,321,266.36
Geneva State Bank	Geneva	16,245,340.94
First State Bank	Gothenburg	415,212.62
Gothenburg State Bank and Trust Company	Gothenburg	5,181,999.38
Five Points Bank	Grand Island	13,737,016.88
Commercial State Bank	Hoskins	9,496,354.73
Home State Bank & Trust Company	Humboldt	4,163,960.03
Farmers & Merchants Bank	Imperial	20,063.62
Kearney State Bank and Trust Company	Kearney	49,953.81
Platte Valley State Bank & Trust Co.	Kearney	20,631,536.29
The Farmers State Bank and Trust Company	Lexington	3,068,770.62
Lexington State Bank & Trust Co.	Lexington	12,526,213.00
Vistar Bank	Lincoln	5.00
Union Bank & Trust Company	Lincoln	525,886,762.52
The Bank of Madison	Madison	982,630.77
Minden Exchange Bank & Trust Company	Minden	15,425,914.18
Otoe County Bank & Trust Company	Nebraska City	1,060,970.83
Farmers Bank and Trust Company	Nebraska City	9,213,197.21
First United Bank	Neligh	1,398,501.48
Bank of Norfolk	Norfolk	0.00
United Nebraska Bank	North Platte	2,817,451.09
Adams Bank & Trust Company	Ogallala	11,345,797.71
Southwest Bank and Trust Company	Omaha	0.00
Packers Bank and Trust Company	Omaha	15,975,336.79
Douglas County Bank & Trust Company	Omaha	74,679,436.79
Bank of Papillion	Papillion	15,986.67
Schuyler State Bank & Trust Company	Schuyler	1,654,963.43
First State Bank	Scottsbluff	2,883,440.17
Citizens Bank & Trust Company	St. Paul	719,636.79
Farmers State Bank and Trust Company	Superior	1,158,408.75
York State Bank and Trust Company	York	15,388,615.01

ESTABLISHERS OF ATMS

Bank	*Location*
The Albion National Bank	Albion
The First National Bank	Albion
The Abbott Bk	Alliance
Western Bank	Alliance
Farmers & Merchants National Bank	Ashland
The Farmers State Bank & Trust Co.	Aurora
First National Bank & Trust Co.	Aurora
Beatrice National Bank	Beatrice
First National Bank	Beatrice
Bank of Bellevue	Bellevue
Tri-County Bank & Trust	Bellevue
Bank of Bennington	Bennington
Commercial Bank	Blue Hill
Bridgeport State Bank	Bridgeport
Bruning State Bank	Bruning
Kimball County Bank	Bushnell
Butte State Bank	Butte
CerescoBank	Ceresco
Bank of Chadron	Chadron
First National Bank	Chadron
Farmers Bank of Clatonia	Clatonia
United Nebraska Bank	Columbus
First National Bank & Trust Co.	Columbus
Platte Valley Bank of Columbus	Columbus
First Bank & Trust Co.	Cozad
Nebraska State Bank	Cozad
City Bank & Trust Company	Crete
Crete State Bank	Crete
Bank of Doniphan	Doniphan
Farmers State Bank	Douglas
First National Bank	Emerson
First National Bank	Falls City
First National Bank & Trust Co.	Falls City
Filley Bank	Filley
First National Bank	Fremont
Geneva State Bank	Geneva
Gering National Bank & Trust Co.	Gering
Gering State Bank	Gering
Exchange Bank	Gibbon
First State Bank	Gothenburg
Gothenburg State Bank & Trust Company	Gothenburg
Commercial National Bank	Grand Island
First National Bank	Grand Island
Five Points Bank	Grand Island
Home Federal Grand Island	Grand Island
Overland National Bank	Grand Island
United Nebraska Bank	Grant
Harvard State Bank	Harvard
City National Bank & Trust Co.	Hastings
Hastings State Bank	Hastings
Bank of Hemingford	Hemingford
Henderson State Bank	Henderson

Bank	*Location*
Hershey State Bank	Hershey
First State Bank	Hickman
First National Bank	Holdrege
First Security Bank	Holdrege
Farmers & Merchants Bank	Imperial
Bank of Indianola	Indianola
First National Bank	Kearney
FirsTier Bank	Kearney
Kearney State Bank & Trust Co.	Kearney
Platte Valley State Bank & Trust	Kearney
Adams County Bank	Kenesaw
Kimball County Bank	Kimball
Farmers State Bank & Trust Co.	Lexington
Lexington State Bank	Lexington
Citizens State Bank	Lincoln
City Bank & Trust Co.	Lincoln
Cornhusker Bank	Lincoln
Farmers Bank	Lincoln
First Security National	Lincoln
FirsTier Bank	Lincoln
Gateway Bank	Lincoln
Havelock Bank	Lincoln
Lincoln Bank East	Lincoln
Lincoln Bank South	Lincoln
National Bank of Commerce	Lincoln
Union Bank & Trust Company	Lincoln
Vistar Bank	Lincoln
West Gate Bank	Lincoln
Bank of Lindsay	Lindsay
Martell State Bank	Martell
AmFirst Bank, N.A.	McCook
First National Bank	McCook
Farmers & Merchants Bank	Milford
First National Bank	Minden
Minden Exchange Bank	Minden
First Security Bank	Mitchell
The Nehawka Bank	Nehawka
First United Bank	Neligh
Bank of Norfolk	Norfolk
FirsTier Bank, N.A.	Norfolk
Northwestern National Bank	Norfolk
American Security Bank	North Platte
First National Bank	North Platte
United Nebraska Bank	North Platte
North Platte National Bank	North Platte
Adams Bank and Trust	Ogallala
First National Bank	Ogallala
American National Bank	Omaha
Ames Bank	Omaha
Bank of Millard	Omaha
Citicorp Savings Company	Omaha
Douglas County Bank & Trust Co.	Omaha
FirsTier Bank	Omaha
First Bank	Omaha
First National Bank	Omaha
First Bank	Omaha
Nebraska State Bank	Omaha
Northern Bank	Omaha
Norwest Bank Nebraska, N.A.	Omaha
Omaha National Bank	Omaha

Bank	*Location*
Omaha State Bank	Omaha
Packers Bank & Trust Co.	Omaha
River City National	Omaha
Security National Bank	Omaha
Western Security Bank	Omaha
First National Bank	Ord
United Nebraska Bank	Ord
First National Bank	Osceola
Bank of Panama	Panama
Bank of Papillion	Papillion
Plattsmouth State Bank	Plattsmouth
Ralston Bank	Ralston
Commerce Savings Scottsbluff Inc.	Scottsbluff
First State Bank	Scottsbluff
Western National Bank	Scottsbluff
Scribner Bank	Scribner
Jones National Bank and Trust Company	Seward
The Cattle National Bank	Seward
The Security Bank	Sidney
Dakota County State Bank	South Sioux City
Nebraska State Bank	South Sioux City
Siouxland Federal Credit Union	South Sioux City
Springfield State Bank	Springfield
First National Bank of Stanton	Stanton
Stanton National Bank	Stanton
Stromsburg Bank	Stromsburg
The Tri-County Bank	Stuart
Superior State Bank & Trust Co.	Superior
City State Bank	Sutton
First National Bank	Syracuse
First National Bank of Tekamah	Tekamah
First National Bank	Unadilla
First National Bank	Utica
First National Bank of Valentine	Valentine
First National Bank	Valley
First National Bank of Wahoo	Wahoo
Wahoo State Bank	Wahoo
Wauneta Falls Bank	Wauneta
Commercial State Bank	Wausa
Lancaster County Bank	Waverly
Farmers & Merchants State Bank	Wayne
The First National Bank	Wayne
Nebraska State Bank	Weeping Water
First National Bank	West Point
Winside State Bank	Winside
Bank of Wood River	Wood River
First National Bank	York
York State Bank	York
Bank of Yutan	Yutan

ONE BANK HOLDING COMPANIES REGISTERED AS OF JUNE 30, 1992

Holding Company	*Bank*	*Location*
Commercial Investment Co., Inc.	Commercial National Bank	Ainsworth
First Ainsworth Company	First National Bank of	Ainsworth
Albion National Management Co.	Albion National Bank	Albion
First Capital Investment Co., Inc.	First National Bank of	Albion
Western Banshares, Inc.	Western Bank, N.A.	Alliance
Abbott Bank Group, Inc.	Abbott Bank	Alliance
Nebraska Bancorporation, Inc.	Alliance National Bank & Trust	Alliance
Ashland Bancshares, Inc.	Ashland State Bank	Ashland
First Western Bancorp., Inc.	First National Bank	Atkinson
Wells Enterprises, Inc.	State Bank of Bartley	Bartley
Bassett Investment Company	Commercial Bank	Bassett
Chimney Rock Bancorp	First National Bank	Bayard
First National Beatrice Corp.	First National Bank & Trust	Beatrice
Southroads Capital Company	Tri-County Bank & Trust	Bellevue
First Bellevue Bancshares Co.	First National Bank	Bellevue
Crown Bancshares, Inc.	First United Bank of	Bellevue
State Bancshares, Inc.	State Bank	Benkelman
Hilltop Bancshares, Inc.	Bank of Bennington	Bennington
Blue Hill Agency, Inc.	Commercial Bank	Blue Hill
First Group, Inc.	Blue Springs State Bank	Blue Springs
Capital Management, Inc.	Bank of Brady	Brady
First Central Nebraska Company	Nebraska State Bank	Broken Bow
Bruning Bancshares, Inc.	Bruning State Bank	Bruning
Brunswick Bancshares, Inc.	Brunswick State Bank	Brunswick
Bushnell Bancorp	Kimball County Bank	Bushnell
Butte State Co.	Butte State Bank	Butte
Central Bancshares, Inc.	First Central Bank	Cambridge
FNB Financial Services	First National Bank	Cambridge
Campbell State Company	Campbell State Bank	Campbell
Carleton Agency, Inc.	Citizens State Bank	Carleton
The Carroll Bancorp	Farmers State Bank of	Carroll
Cedar Rapids State Company	Cedar Rapids State Bank	Cedar Rapids
Central Grain, Inc.	Farmers National Bank	Central City
Central Bancorp.	Central Bank	Central City
Pine Ridge Management Co.	First National Bank of	Chadron
Chester Ins. Agency Inc.	State Bank of Chester	Chester
Clarkson Management Company	Clarkson Bank	Clarkson
Clearwater Dev. Co., Inc.	Citizens State Bank	Clearwater
Gray Bancorp	Coleridge National Bank	Coleridge
Bradley Bancorp.	Columbus Bank & Trust	Columbus
Husker Bank Holding Company, Inc.	Republic Bank of Nebraska	Columbus
First National Columbus Bancorp	First National Bank & Trust	Columbus
Platte Valley Nat'l Co., Schuyler	Platte Valley National Bank	Columbus
Crawford State Co.	Crawford State Bank	Crawford
American National Creighton Company	American National Bank	Creighton
TCM Company	City Bank & Trust Co.	Crete
Curtis Bancorporation, Inc.	Curtis State Bank	Curtis
Farmers State Investment Co.	Farmers State Bank	Dodge
Duroc Investment Company	State Bank of DuBois	DuBois
Eagle Capital Co.	Eagle State Bank	Eagle
American Interstate BanCorp., Inc.	EquiBanc	Elkhorn

Holding Company	*Bank*	*Location*
American Exchange Company	American Exchange Bank	Elmwood
Elsie, Inc.	Commercial State Bank	Elsie
Wheeler County Bancshares, Inc.	Ericson State Bank	Ericson
Eustis Bancshares, Inc.	Farmers State Bank	Eustis
Ewing Agency, Inc.	Farmers State Bank	Ewing
First National Ins. Agency, Inc.	First National Bank	Exeter
Else Inv. Co.	Fairbury State Bank	Fairbury
First National Fairbury Corp.	First National Bank	Fairbury
Fairmont Farmers State Co.	Farmers State Bank	Fairmont
First Financial Services, Inc.	First National Bank	Falls City
FICO, Inc.	Filley Bank	Filley
Cedar Financial Holding, Inc.	Cedar Security Bank	Fordyce
Ft. Calhoun Investment Co.	Fort Calhoun State Bank	Fort Calhoun
Franklin State Bancshares, Inc.	Franklin State Bank	Franklin
American Banc Corporation	American National Bank	Fremont
First State Fremont, Inc.	First State Bank	Fremont
Pathfinder Bancshares, Inc.	Fremont National Bank	Fremont
Southwick Bancorp	First National Bank	Friend
First National Holding Co., Inc.	First National Bank & Trust	Fullerton
Woodstock Land & Cattle Co.	Fullerton National	Fullerton
Geneva State Company	Geneva State Bank	Geneva
First Express of Nebraska, Inc.	Gering State Bank	Gering
Ace Gas, Inc.	Exchange Bank	Gibbon
Isham Mgmt. Co.	First National Bank	Gordon
First Gothenburg Bancshares, Inc.	First State Bank	Gothenburg
"96" Ranches, Inc.	Gothenburg State Bank	Gothenburg
City National Bancshares, Inc.	City National Bank	Greeley
Hallam Bancorp, Inc.	Hallam Bank	Hallam
Banner County Ban Corporation	Banner County Bank	Harrisburg
Cedar Bancorp.	Bank of Hartington	Hartington
Harvard State Co.	Harvard State Bank	Harvard
Hastings Bancorp, Inc.	Hastings State Bank	Hastings
Thayer Agency, Inc.	Thayer County Bank	Hebron
Henderson State Co.	Henderson State Bank	Henderson
Hickman Corporation	First State Bank	Hickman
Hildreth St. Co., Inc.	State Bank of Hildreth	Hildreth
First Security Investment Co.	First Security Bank	Holdrege
LJT, Inc.	First National Bank of	Holdrege
First Holdrege BancShares, Inc.	First National Bank	Holdrege
FEO Investments, Inc.	Commercial State Bank	Hoskins
Howells Investment Company	Howells Bank	Howells
Rose Creek, Inc.	Bank of Hubbell	Hubbell
Hassenstab Management Co., Inc.	Farmers State Bank	Humphrey
Indianola Agency, Inc.	Bank of Indianola	Indianola
Mid-Nebraska Co., Inc.	Kearney State Bank	Kearney
First Kenesaw Company, Inc.	Adams County Bank	Kenesaw
Keystone Investment, Inc.	Bank of Keystone	Keystone
Kimball Bancorp, Inc.	American National Bank	Kimball
First Western Corp.	First State Bank	Kimball
First Financial Savings Corp.	Brentwood Bank	LaVista
Lewellen National Corp.	First National Bank	Lewellen
Nebraska First Security Corp.	First Security National Bank	Lincoln
Farmers & Merchants Investment Co.	Union Bank & Trust Co.	Lincoln
Nebraska Capital Corporation	Havelock Bank	Lincoln
West Gate Banshares, Inc.	West Gate Bank	Lincoln
Lincoln State Company, Inc.	Lincoln State Bank	Lincoln
Lindsay State Company	Bank of Lindsay	Lindsay
Lisco State Company	Lisco State Bank	Lisco
Four-D, Inc.	State Bank of	Litchfield

Holding Company	*Bank*	*Location*
Loomis Company	First State Bank	Loomis
Louisville Co.	Home State Bank	Louisville
Sherman County Management, Inc.	Sherman County Bank	Loup City
JDJ Banco, Inc.	Nebraska State Bank	Lynch
Farm and Home Insurance Agency Inc.	First National Bank	Lyons
Madison Bancshares, Inc.	Bank of Madison	Madison
Madison National Co.	Farmers National Bank	Madison
Malmo Agency Co.	Security Home Bank	Malmo
Marquette National Company	First National Bank of	Marquette
Martell Financial Services, Inc.	Martell State Bank	Martell
First National McCook Co.	First National Bank	McCook
McCook National Company	McCook National Bank	McCook
Selko Banco, Inc.	Bank of Mead	Mead
F M Co.	Farmers & Merchants	Milligan
First of Minden Financial Corp.	First National Bank of Minden	Minden
Minden Exchange Company	Minden Exchange Bank & Trust	Minden
Monroe Agency, Inc.	Bank of Monroe	Monroe
McHugh Investment Co.	Corn Growers State Bank	Murdock
Swedlund Mgmt. Co.	Murray State Bank	Murray
Farmers BancShares, Inc.	Farmers Bank & Trust Co.	Nebraska City
WallCo, Inc.	The Nehawka Bank	Nehawka
CL&C Enterprises, Inc.	Commercial Bank	Nelson
First Newman Grove Bankshares, Corp.	First National Bank	Newman Grove
Norfolk Banshares, Inc.	DeLay First National	Norfolk
Loup Valley Bancshares, Inc.	North Loup Valley Bank	North Loup
Firn-Co. Inc.	First National Bank & Trust	North Platte
Oakland Financial, Inc.	Farmers & Merchants National Bank	Oakland
Woodriver Banco, Inc.	The Farmers Bank	Oconto
S & S Investment Company	State Bank of Odell	Odell
Adbanc, Inc.	Adams Bank & Trust Co.	Ogallala
First Ogallala Investment Inc.	The First National Bank	Ogallala
Western Security Holding Co., Ltd.	Western Security Bank	Omaha
Great Western Securities, Inc.	Douglas County Bank	Omaha
AmeriWest Corporation	First Westroads Bank	Omaha
"304" Corporation	Mid City Bank, Inc.	Omaha
Midlands Financial Services, Inc.	Nebraska State Bank of	Omaha
Nebraska National Corporation	Nebraska National Bank	Omaha
DB Holding Company, Inc.	Omaha State Bank	Omaha
Packers Management Co., Inc.	Packers Bank & Trust	Omaha
First Continental Financial, Inc.	River City National Bank	Omaha
Security National Corporation	Security National Bank of	Omaha
Southwest Holdings, Inc.	Southwest Bank & Trust	Omaha
O'Neill Properties, Inc.	First National Bank	O'Neill
Orchard Bancorp	Bank of Orchard	Orchard
B B J Inc.	First National Bank	Ord
Republican Valley Inv. Co.	Republican Valley Bank	Orleans
O & F Cattle Company	Nebraska State Bank	Oshkosh
First Overton Bancorp	Bank of Overton	Overton
Pinnacle Bancorp, Inc.	Bank of Papillion	Papillion
Beveridge Bancshares, Inc.	Bank of Paxton	Paxton
First Heartland Bancorp.	Pender State Bank	Pender
Cass County State Company	Cass County Bank	Plattsmouth
Schneider Bancorporation	Plattsmouth State Bank	Plattsmouth
Plymouth Investment Company	Farmers State Bank	Plymouth
K.L. and D.M., Inc.	Citizens State Bank	Polk
Prague Company	Bank of Prague	Prague
Ralston Bancshares, Inc.	Ralston Bank	Ralston

Holding Company	*Bank*	*Location*
Platte Valley Cattle Company	Ravenna Bank	Ravenna
Commercial State Holding Co., Inc	Commercial State Bank	Republican City
FNS Inc.	First National Bank	Schuyler
First State BancShares, Inc.	First State Bank	Scottsbluff
Kosman Inc.	Scottsbluff National Bank	Scottsbluff
Scribner Banshares, Inc.	Scribner Bank	Scribner
Cattle Crossing, Inc.	Cattle National Bank	Seward
Jones National Corporation	Jones National Bank	Seward
Shelby Insurance Inc.	First National Bank	Shelby
Shelton Enterprises, Inc.	First State Bank	Shelton
Shickley State Company	Shickley State Bank	Shickley
American National Sidney Corp.	American National Bank	Sidney
Hoff Investment Corp.	First National Bank	Sidney
Sioux National Co.	The Security Bank	Sidney
Tereco, Inc.	Farmers State Bank	Silver Creek
Y.B. Corporation	Nebraska State Bank	South Sioux City
Dakota Bancshares, Inc.	Dakota County State Bank	South Sioux City
Spalding City Corp.	Spalding City Bank	Spalding
Springfield Bank Company, Inc.	Springfield State Bank	Springfield
Springview Bancorporation	First National Bank	Springview
St. Edward Management Company	Bank of St. Edward	St. Edward
Howard County Land and Cattle Co.	Citizens Bank & Trust Co.	St. Paul
Stamford Banco, Inc.	Stamford Bank	Stamford
Eberly Investment Company	Stanton National Bank	Stanton
Stapleton Investment Co.	Bank of Stapleton	Stapleton
Stratton Agency, Inc.	Commercial Bank	Stratton
Stromsburg Financial Services, Inc.	Stromsburg Bank	Stromsburg
Tri-County Company	Tri-County Bank	Stuart
F.S.B., Inc.	Farmers State Bank	Superior
United Security Bancorporation	Security National Bank	Superior
Sutton Agency, Inc.	City State Bank	Sutton
Swanton Agency, Inc.	Bank of Swanton	Swanton
Syracuse Agency, Inc.	First National Bank & Trust	Syracuse
Tilden Enterprises, Inc.	The Tilden Bank	Tilden
First National Utica Company	First National Bank	Utica
Valley Bank Shares, Inc.	First Nebraska Bank	Valley
Valparaiso Enterprises, Inc.	Oak Creek Valley Bank	Valparaiso
Bank Management, Inc.	First National Bank	Wahoo
Buya Corp.	Wakefield National Bank	Wakefield
Nebanco Inc.	Farmers State Bank	Wallace
FNB Ins. Agency, Inc.	First National Bank	Walthill
Wauneta Falls Bancorp, Inc.	Wauneta Falls Bank	Wauneta
Wausa Banshares, Inc.	Commercial State Bank	Wausa
First National Agency, Inc.	First National Bank	Wayne
State National Bancshares, Inc.	State National Bank	Wayne
NationWide BankShares, Inc.	Charter West Nat'l Bank	West Point
Wilber Co.	Saline State Bank	Wilber
Winside Bancshares, Inc.	Winside State Bank	Winside
First York Ban Corp.	First National Bank of	York
York State Company	York State Bank & Trust	York
Yutan BanCorp, Inc.	Bank of Yutan	Yutan

MULTI-BANK HOLDING COMPANIES REGISTERED AS OF JUNE 30, 1992

Holding Company	*Location*	*Banks*
Aurora First National Co.	Aurora	First National Bank & Trust, Aurora Stromsburg Bank, Stromsburg Bank of Wood River
Heartland Bancorporation	Aurora	Farmers State Bank & Trust, Aurora Crete State Bank, Crete
Cook Investment Inc.	Beatrice	Beatrice National Bank & Trust Wymore State Bank, Wymore
First Beemer Corp.	Beemer	American State Bank, Homer First National Bank, Beemer
Bellevue Capital Company	Bellevue	Bank of Bellevue
Anmer Corporation	Central City	First United Bank, Neligh Schuyler State Bank & Trust, Schuyler
Archer, Inc.	Central City	Gretna State Bank, Gretna The First National Bank, Osceola
Dawson Corporation	Central City	First National Bank, Mitchell Farmers State Bank & Trust Co., Lexington
Osceola Insurance, Inc.	Central City	Gretna State Bank, Gretna First National Bank of Osceola
Chambanco, Inc.	Chambers	Farmers State Bank, Ewing Chambers State Bank, Chambers
Clark Bancshares, Inc.	Clarks	Bank of Clarks, Clarks Farmers State Bank, Silver Creek
Bancook Corporation	Cook	Farmers Bank, Cook Farmers Bank, Prairie Home
C.S.B. Co.	Cozad	St. Paul National Bank, St. Paul Cozad State Bank & Trust Co., Cozad First National Bank, Chadron
Midwest Banco Corporation	Cozad	First Bank & Trust Company, Cozad The Bank of Wilber, Wilber First State Bank, Enders
Arsebeco, Inc.	Falls City	Richardson County Bank & Trust, Falls City State Bank of Stella, Stella
Nebraska Bankshares, Inc.	Farnam	Farnam Bank, Farnam Nebraska State Bank, Cozad

Holding Company	*Location*	*Banks*
United Nebraska Financial Co.	Grand Island	United Nebraska Bank, Broken Bow United Nebraska Bank, O'Neill United Nebraska Bank, Ord United Nebraska Bank, North Platte United Nebraska Bank, Columbus United Nebraska Bank, Holdrege United Nebraska Bank, Grant
AmFirst, Inc.	Hayes Center	State Bank, Benkelman AmFirst Bank, N.A., McCook
First Laurel Security Co.	Laurel	Security National Bank of Laurel Osmond State Bank, Osmond
Financial Bancshares, Inc.	LaVista	Bank of Nebraska, Omaha Bank of Nebraska in LaVista
Lexington Bancshares, Inc.	Lexington	Lexington State Bank & Trust, Lexington
Lexington State Bank & Trust Co. Employees Stock Ownership Plan	Lexington	Lexington State Bank & Co., Lexington
Commerce Group, Inc. (company is owned by First Commerce Bancshares Inc., Lincoln, NE)	Lincoln	Overland National Bank, Grand Island City National Bank & Trust, Hastings First National Bank & Trust, Kearney North Platte National Bank, North Platte First National Bank, West Point Commerce Savings, Columbus First Commerce Savings, Inc., Lincoln National Bank of Commerce Trust & Savings, Lincoln Commerce Savings Scottsbluff, Scottsbluff
Country Bank Shares, Inc.	Milford	Farmers & Merchants, Milford
American National Corporation	Omaha	American National Bank, Omaha Johnson County Bank, Elk Creek The Dawson Bank, Dawson Home State Bank & Trust, Humboldt American National Bank, Papillion Northern Bank, Omaha
FirstMorrill Co.	Omaha	First National Bank, Morrill Security State Bank, Ansley
First National of Nebraska Inc.	Omaha	First National Bank, Omaha Platte Valley State Bank & Trust, Kearney First National Bank, Columbus First National Bank, North Platte
FirsTier, Inc. d/b/a FirsTier Financial, Inc.	Omaha	FirsTier Bank, N.A., Lincoln FirsTier Bank, N.A., Omaha FirsTier Bank, N.A., Scottsbluff
Lauritzen Corporation	Omaha	Farmers & Merchants Bank, Bloomfield Washington County Bank, Blair Harlan County Bank, Alma Burt County State Bank, Tekamah

Holding Company	*Location*	*Banks*
Midwestern Services, Inc.	Omaha	First Bank, Omaha Northwestern State Bank of Hay Springs
Dinsdale Brothers, Inc.	Palmer	First Security Bank, Mitchell First National Bank, Wisner
Plainview Holding Co.	Plainview	Plainview National Bank Farmers National Bank, Pilger Nebraska Security Bank, Deshler Cones State Bank, Pierce
UniBanc Corp.	Trenton	State Bank of Trenton Farmers State Bank, Maywood
West Point Bancorp, Inc.	West Point	Farmers & Merchants National, West Point Dakota County State, So. Sioux City Farmers & Merchants State Bank, Wayne
Citizens National Corporation	Wisner	Citizens National Bank of Wisner Bank of Leigh, Leigh

TRUST COMPANIES
LICENSED UNDER THE NEBRASKA STATUTES
JUNE 30, 1991

Name of Trust Company	*Location*
Oaktree Trust Company	Columbus
Grand Island Trust Company	Grand Island
Guaranty Trust Company	Kearney
First Trust Company	York

TRUST COMPANIES
LICENSED UNDER THE NEBRASKA STATUTES
JUNE 30, 1992

Name of Trust Company	*Location*
Oaktree Trust Company	Columbus
Grand Island Trust Company	Grand Island
Provident Trust Company	Omaha
First Trust Company	York

TRUST COMPANIES
COMPARATIVE STATEMENT

	June 30, 1991 4 Companies	*June 30, 1992 4 Companies*
ASSETS:		
Cash and Due From Banks	$ 16,476.82	$ 161,127.00
Bonds	306,634.70	2,339,496.20
Stocks	2,550.00	2,550.00
Deposit with Department of Banking	59,906.50	44,949.50
Notes and Debentures	200,944.72	773,731.65
Insurance Accounts Receivable	1,532.48	40,015.87
Mortgage Loans on City Property	0.00	0.00
Mortgage Loans on Farm Property	0.00	0.00
Office Building, Furniture & Fixtures	51,621.27	56,032.29
Other Assets	213,820.34	231,697.36
SUBTOTAL	$ 853,486.83	$ 3,649,599.87
TRUSTS:		
Trust Securities Held	$ 76,425,754.89	$ 77,973,050.87
Trust Funds Held for Distribution or Investment	966,204.79	980,088.47
TOTAL TRUSTS	$ 77,391,959.68	$ 78,953,139.34
TOTAL ASSETS	$ 78,245,446.51	$ 82,602,739.21
LIABILITIES:		
Investors Accounts	$ 0.00	$ 0.00
Incomplete Loans	168,211.94	762,814.31
Bills Payable	59.34	4,759.90
Accounts Payable	7,859.21	38,462.60
Reserve for Taxes, Depreciation, Interest, etc.	0.00	443.00
Capital	255,000.00	816,715.00
Surplus	170,805.33	1,811,148.46
Undivided Profits	208,355.15	158,724.92
Other Liabilities	43,195.86	56,531.68
SUBTOTAL	$ 853,486.83	$ 3,649,599.87
TRUSTS:		
Securities and Funds Due Various Trusts	$ 77,391,959.68	$ 78,953,139.34
TOTAL	$ 78,245,446.51	$ 82,602,739.21
Total Amount of Securities Held for Safekeeping Only	$ 3,996,364.49	$ 8,636,575.40

INDUSTRIAL LOAN AND INVESTMENT COMPANIES LICENSED UNDER THE NEBRASKA STATUTES JUNE 30, 1991

Name of Industrial	*Location*
Commerce Savings Columbus, Inc.	Columbus
First Commerce Savings, Inc.	Lincoln

INDUSTRIAL LOAN AND INVESTMENT COMPANIES LICENSED UNDER THE NEBRASKA STATUTES JUNE 30, 1992

Name of Industrial	*Location*
First Commerce Savings, Inc.	Lincoln

INDUSTRIAL LOAN AND INVESTMENT COMPANIES
COMPARATIVE STATEMENT

	June 30, 1991 2 Companies(1)	*June 30, 1992 1 Company (1)*
ASSETS:		
Cash and balances due from depository institutions:		
A. Non-Interest Bearing Balances and Coin & Currency	$ 535,000	$ 276,000
B. Interest Bearing Balances	2,388,000	1,496,000
Securities	18,207,000	21,592,000
Federal Funds Sold and Securities Purchased for Resale:		
A. Federal Funds Sold	1,365,000	2,890,000
B. Securities Purchased Under Agreement to Resell	0	0
Loans and Lease Financing Receivables:		
A. Loans and Leases, Net of Unearned Income	24,695,000	26,981,000
B. Less: Allowance for Loan and Lease Losses	540,000	552,000
C. Less: Allocated Transfer Risk Reserve	0	0
D. Net Loans and Leases	24,155,000	26,429,000
Premises and Fixed Assets	836,000	793,000
Other Real Estate Owned	0	0
Other Assets	639,000	641,000
TOTAL ASSETS	$ 48,125,000	$ 54,117,000
LIABILITIES		
Deposits		
Deposits in Domestic Offices	$ 44,691,000	$ 49,632,000
A. Non-Interest Bearing Deposits	272,000	286,000
B. Interest Bearing	44,419,000	49,346,000
Federal Funds Purchased and Securities Sold Under Agreement to Repurchase:		
Federal Funds Purchased	0	0
Securities Sold Under Agreement to Repurchase	0	0
Demand Notes Issued to the US Treasury	0	0
Other Borrowed Money	0	3
Mortgage Indebtedness and Obligations Under Capitalized Leases	0	0
Banks's Liability on Acceptances Executed and Outstanding	0	0
Notes and Debentures Subordinated to Deposits	0	0
Other Liabilities	536,000	458,000
TOTAL LIABILITIES	$ 45,227,000	$ 50,093,000
Limited-Life Preferred Stock	0	0
EQUITY CAPITAL		
Perpetual Preferred Stock	$ 0	$ 0
Common Stock	900,000	900,000
Surplus	136,000	1,650,000
Undivided Profits and Capital Reserves	631,000	1,474,000
Total Equity Capital	2,898,000	4,024,000
Losses Deferred Pursuant to 12 U.S.C.	0	0
Total Equity Capital and Losses Deferred Pursuant to 12 U.S.C	2,898,000	4,024,000

TOTAL LIABILITIES, LIMITED LIFE PREFERRED STOCK, EQUITY CAPITAL AND LOSSES DEFERRED	$ 48,125,000	$ 54,117,000

(1) Does not include one company liquidating under Bankruptcy laws

MORTGAGE BANKERS LICENSED AS OF JUNE 30, 1992

Name	*Location*
Alliance Mortgage Company	Jacksonville, FL
Allied Group Mortgage Company	West Des Moines, IA
America's Mortgage Servicing, Inc.	Frederick, MD
American Mortgage Company	Houston, TX
American Mortgage Company	North Platte, NE
American Residential Mortgage Corp.	LaJolla, Ca
Associates National Mortgage Corp.	Dallas, TX
BancBoston Mortgage Corporation	Jacksonville, FL
BancPlus Mortgage Corp.	San Antonio, TX
BarclaysAmerican/Mortgage Corporation	Charlotte, NC
Beneficial Mortgage Corporation	Newark, DE
Capital Financial Services	Omaha, NE
Carl I. Brown and Company	Kansas City, MO
Charles F. Curry Company	Kansas City, MO
Chemical Mortgage Company	Worthington, OH
Chemical Residential Mortgage Corp.	Deerfield Beach, FL
Citfed Mortgage Corporation of America	Dayton, OH
Comerica Mortgage Corporation	Detroit, MI
Commercial Credit Corporation	Baltimore, MD
Corinthian Mortgage Corporation	Overland Park, KS
Countrywide Funding Corporation	Pasadena, CA
Creative Financing, Inc.	Omaha, NE
Crestar Mortgage Corporation	Richmond, VA
CUNA Mortgage Corporation	Middleton, WI
DCRS Holdings, Inc.	Dallas, TX
Directors Mortgage Loan Corporation	Riverside, CA
Dovenmuehle Mortgage, Inc.	Schaumburg, IL
Empire of America Realty Credit Corp.	Buffalo, NY
FBS Mortgage Corporation	St. Paul, MN
Fidelity Bond & Mortgage Company	Blue Bell, PA
First Mortgage Corp.	Omaha, NE
First Security Mortgage Company	Lincoln, NE
First Union Mortgage Corporation	Charlotte, NC
Firstar Home Mortgage Corporation	Milwaukee, WI
Fleet Funding	Columbia, SC
Fleet Mortgage Corp.	Milwaukee, WI
Foster Mortgage Corporation	Fort Worth, TX
GE Capital Asset Management Corporation	Alexandria, VA
GE Capital Mortgage Services, Inc.	Cherry Hill, NJ
General Electric Capital Corporation	Stamford, CT
GMAC Mortgage Corporation of Iowa	Waterloo, IA
GMAC Mortgage Corporation of PA	Elkins Park, PA
HSA Servicing Corporation	Irwindale, CA
INB Mortgage Corporation	Indianapolis, IN
Independence One Mortgage Corporation	Southfield, MI
J.I. Kislak Mortgage Corporation	Miami Lakes, FL
J.I. Kislak Mortgage Service Corp.	Miami Lakes, FL
James B. Nutter & Company	Kansas City, MO
Keycorp Mortgage Inc.	Buffalo, NY
Leader Federal Mortgage, Inc.	Memphis, TN
Lincoln Service Corporation	Owensboro, KY
Lomas Mortgage USA, Inc.	Dallas, TX

Name	*Location*
Margaretten & Company, Inc.	Perth Amboy, NJ
Marine Midland Mortgage Corporation	Buffalo, NY
Market Street Mortgage Corporation	Tampa, FL
Mellon Mortgage Company	Houston, TX
Metmor Financial, Inc.	Overland Park, KS
Midland Mortgage Co.	Oklahoma City, OK
Midlands Mortgage Company	Omaha, NE
Monogram Home Equity Corporation	Stamford, CT
Mortgage Resources Corporation	Omaha, NE
Nationsbanc Mortgage Corporation	Dallas, TX
North American Mortgage Company	Santa Rosa, CA
PHH US Mortgage Corporation	Cherry Hill, NJ
Platte Valley Funding, L.P.	Scottsbluff, NE
Platte Valley Mortgage Corporation	Aurora, CO
Portfolio Acceptance Corp.	Dallas, TX
Premier Mortgage Corporation	Omaha, NE
Primerica Financial Services Home Mortgages	Duluth, GA
Private Label Mortgage Services Corp.	Clayton, MO
Professional Mortgage Services, Inc.	Nebraska City, NE
Prudential Home Mortgage Company, Inc.	Clayton, MO
Relocation Financial Services, Inc.	Norwell, MA
Republic Bancorp Mortgage, Inc.	Farmington Hill, MI
Residential Funding Corporation	Minneapolis, MN
Residential Mortgage Services, Inc.	Omaha, NE
Residential Services Corporation of America	Clayton, MO
Sears Consumer Financial Corporation	Riverwoods, IL
Sears Mortgage Corporation	Riverwoods, IL
Shearson Lehman Hutton Mortgage Corp.	Irvine, CA
Source One Mortgage Services Corp.	Farmington Hill, MI
Spokane Mortgage Company	Spokane, WA
TCF Mortgage Corporation	Minneapolis, MN
The Kissell Company	Denver, CO
Transmerica Financial Services, (Inc.)	Los Angeles, CA
Transworld Mortgage Corporation	Houston, TX
Troy & Nichols, Inc.	Monroe, LA
Trustcorp Mortgage Company	South Bend, IN
United Mortgage Corporation	Bloomington, MN
Universal American Mortgage Company	Miami, FL
Victoria Mortgage Corp.	San Antonio, TX
Wachovia Mortgage Company	Winston-Salem, NC
Washington Square Mortgage Company	West Des Moines, IA
WESAV Mortgage Corporation	Scottsdale, AZ

MORTGAGE BANKERS REGISTERED AS OF JUNE 30, 1992

Name	*Location*
Citicorp Mortgage, Inc.	St. Louis, MO
Commercial Federal Mortgage Corp.	Omaha, NE
Community Federal Savings & Loan Assoc.	St. Louis, MO
First Commerce Mortgage Company	Lincoln, NE
Fundamental Mortgage Corporation	Dallas, TX
Green Tree Financial Corporation	St. Paul, MN
Household Mortgage Services	Prospect Height, IL
Investors Savings Bank, F.S.B.	Minnetonka, MN
Knutson Mortgage Corporation	Bloomington, MN
Leader Federal Bank for Savings	Memphis, TN
Megavest Corp.	Rockford, IL
Merrill Lynch Acceptance Corp.	Jacksonville, FL
Merrill Lynch Credit Corporation	Jacksonville, FL
Mid Kansas Savings and Loan Assoc.	Wichita, KS
Midfirst Bank, State Savings Bank	Oklahoma City, OK
Norwest Financial Nebraska, Inc.	Lincoln, NE
Norwest Mortgage, Inc.	Des Moines, IA
Principal Mutual Life Insurance Co.	Des Moines, IA
Prudential Insurance Co. of America	Newark, NJ
Standard Federal Savings Bank	Gaithersburg, MD
Union Loan, Inc.	Lincoln, NE
Union Planters National Bank	Memphis, TN
VanFed Savings Bank	VanCouver, WA
Washington Mutual	Seattle, WA

SAVINGS AND LOAN ASSOCIATIONS CHARTERED UNDER THE NEBRASKA STATUTES AS OF JUNE 30, 1992

Equitable Building and Loan Association, Grand Island
Branch Offices: Second & Pine Streets
1723 S. Locust Street

Madison County Building and Loan Association, Madison

Metropolitan Building and Loan Association, Omaha

Tecumseh Building and Loan Association, Tecumseh

1991 Deletions

Conservative Savings Bank, Omaha

1991 Additions

None

1992 Deletions

Equitable Building and Loan Association, Grand Island

1992 Additions

None

SAVINGS AND LOAN ASSOCIATIONS
COMPARATIVE STATEMENT

Resources	*June 30, 1991 4 Associations*	*June 30, 1992 3 Associations*
ASSETS:		
1. Mortgage Loans Outstanding	$ 132,659,583.96	$ 54,441,026.64
2. Loans on Savings Accounts	823,350.99	500,327.00
3. Other Loans	616,592.51	250,354.00
4. Real Estate Owned or in Judgment	171,635.56	81,564.00
5. Cash and Demand Deposits	1,054,692.11	404,927.53
6. Liquid Investments	18,082,415.44	18,886,993.00
7. Other investment securities	74,495.00	1,087,190.00
8. FHLB Stock	1,522,100.00	680,300.00
9. Fixed Assets (net)	775,427.20	146,219.00
10. Other Assets	1,652,106.17	1,111,704.00
11. Total Assets	$ 157,432,398.94	$ 77,590,605.17
LIABILITIES:		
12. Time Certificate ($100,000 denominations or more)	$ 2,157,738.00	$ 500,000.00
13. Time Certificate	111,908,833.09	47,654,749.00
14. NOW Account	1,335,974.69	0.00
15. All Other Savings	24,592,995.11	20,172,528.88
16. Borrowed Money	0.00	6,602.00
17. Loans in Process	956,045.79	356,262.00
18. Advance Payments for Taxes & Insurance	1,366,223.79	480,904.00
19. Deferred Credits	743,862.73	172,450.00
20. Other Liabilities	638,568.11	348,404.00
21. Total Liabilities	$ 143,700,241.31	$ 69,691,899.88
NET WORTH:		
22. Permanent Stock	$ 0.00	$ 0.00
23. Paid-In Surplus	0.00	0.00
24. General Reserves	5,305,556.32	2,646,177.00
25. Undivided Profits	8,426,601.31	5,252,528.29
26. Net Undistributed Income	0.00	0.00
27. Total Net Worth	$ 13,732,157.63	$ 7,898,705.29
28. Total Liabilities & Net Worth	$ 157,432,398.94	$ 77,590,605.17

CREDIT UNIONS
CHARTERED UNDER THE NEBRASKA STATUTES
AS OF JUNE 30, 1992

Name of Credit Union	*Location*
Western Heritage Credit Union	Alliance
Archer Cooperative Credit Union	Archer
Store Kraft Employees Credit Union	Beatrice
Chapman Credit Union	Chapman
Dale Employees Credit Union	Columbus
Eddyville Cooperative Credit Union	Eddyville
Glenvil Cooperative Credit Union	Glenvil
Ameritus Employees Credit Union	Lincoln
Burlington Employees Credit Union	Lincoln
City-County Employees Credit Union	Lincoln
Construction Industries Credit Union	Lincoln
Good News Employees Credit Union	Lincoln
Government Employees Credit Union	Lincoln
Journal-Star Employees Credit Union	Lincoln
Labor Department Credit Union	Lincoln
Lincoln S. D. A. Credit Union	Lincoln
Lincoln Telephone Employees Credit Union	Lincoln
Nebraska Rural Electric Association Credit Union	Lincoln
Nebraska State Employees Credit Union	Lincoln
Nebraska Teachers Credit Union	Lincoln
Woodmen Co-Operative Credit Union	Lincoln
Meadow Grove Cooperative Credit Union	Meadow Grove
North Platte Union Pacific Employees Credit Union	North Platte
Educators Credit Union	Omaha
F. C. E. Credit Union	Omaha
First Nebraska Credit Union	Omaha
Great Plains Provisioners Credit Union	Omaha
Lozier Employees Credit Union	Omaha
Midwest Industrial Credit Union	Omaha
Mutual of Omaha Companies Credit Union	Omaha
Omaha Burlington Employees Credit Union	Omaha
Omaha Firefighters Credit Union	Omaha
Our Family Social Credit Union	Omaha
Sidles Credit Union	Omaha
U. S. D. A. Employees Credit Union	Omaha
Utilities Employees Credit Union	Omaha
World Herald Employees Credit Union	Omaha
H. B. E. Credit Union	Seward
Valmont Employees Credit Union	Valley
Weston Cooperative Credit Union	Weston

1990-91 Deletions

United Credit Union	Columbus

1990-91 Additions

None

1991-92 Deletions

Cushman Employees Credit Union	Lincoln
Beebe & Runyan Credit Union	Omaha
Guarantee Mutual Employees Credit Union	Omaha

1991-92 Additions

None

CREDIT UNIONS
COMPARATIVE STATEMENT

Resources	*June 30, 1991 42 Credit Unions*	*June 30, 1992 40 Credit Unions*
ASSETS:		
1. Real Estate Loans	2,777	3,071
2. Loans to Members	39,584	38,894
3. Unsecured Loans	$ 22,050,387	$ 21,489,318
4. New Auto Loans	38,905,935	36,074,962
5. First Mortgage Real Estate	46,650,763	57,064,245
6. Other Real Estate	15,148,699	17,357,325
7. Agricultural Loans	3,137,437	3,798,875
8. Commercial Loans	2,663,392	3,220,195
9. All Other Loans to Members	59,362,777	60,231,117
10. Other Loans	47,215	46,375
11. Allowance for Loan Losses	(1,695,441)	(1,491,972)
12. Cash	5,873,436	4,659,179
13. U.S. Government Obligations	22,875,584	42,232,666
14. Federal Agency Securities	35,084,984	32,178,726
15. Common Trust Investments	1,929	130,037
16. Mutual Funds	1,195,054	1,140,878
17. Corporate, Central Credit Unions	30,073,728	24,699,391
18. Commercial Banks	37,952,698	44,886,931
19. Savings & Loans and Mutual Savings Banks	33,138,683	31,452,087
20. Federal Funds & Other Overnight Investments	Included w/#15	Included w/#15
21. Central Liquidity Facility	Included w/#15	Included w/#15
22. NCUA Share Insurance Capitalization Deposits	2,956,445	3,258,038
23. Non-NCUA Insurance Capitalization Deposits	Included w/#26	Included w/#26
24. Credit Unions	494,639	417,506
25. Loans to Credit Unions	0	Included w/#24
26. Other Investments	959,982	2,104,442
27. Allowance for Investment Losses	(176,718)	(124,383)
28. Land & Building	1,862,894	1,899,175
29. Other Fixed Assets	1,052,425	1,269,991
30. Other Assets	3,110,000	2,993,048
31. TOTAL ASSETS	$ 362,726,927	$ 390,988,152

LIABILITIES & EQUITY:		
32. Promissory Notes	$ 0	$ 0
33. Reverse Purchase Agreements	0	0
34. Other Notes and Interest Payable	200,000	0
35. Accounts Payable and Other Liabilities	881,885	1,177,560
36. Interest Payable on Deposits	1,478,188	1,281,355
37. Accrued Dividends Payable on Shares	Included w/#36	Included w/#36
38. Share Certificates/CD's	54,925,353	53,935,747
39. Share Drafts	9,976,613	11,518,446
40. IRA/Keogh & Retirement Accounts	62,761,718	64,052,918
41. Regular Shares	189,004,357	208,941,556
42. All Other Shares	12,900,317	15,110,081
43. Money Market Shares	1,737,367	1,841,590
44. Permanent Capital Shares	Not Reported	Not Reported
45. Member Deposits	331,305,725	355,400,338
46. Non-Member Deposits	446,314	417,618
47. Deposits (Total Amount)	331,752,039	355,817,956
48. Regular Reserve	14,616,595	16,098,412
49. Investment Valuation Reserve	10,000	10,000
50. Other Reserves	5,606,067	7,394,272
51. Undivided Earnings	8,080,133	8,973,056
52. Net Income	102,020	235,541
53. TOTAL LIABILITIES AND EQUITY	$ 362,726,927	$ 390,988,152

NOTE: Deposits (Total Amount) #47 = 38 + 39 + 40 + 41 + 42 + 43 + 46
Member Deposits #45 = 38 + 39 + 40 + 41 + 42 + 43

INSTALLMENT LOAN COMPANIES LICENSED UNDER NEBRASKA STATUTES AS OF JUNE 30, 1992

Name	*Location*	*Status*
Aetna Finance Co., D/B/A ITT Financial	Grand Island	Active
Aetna Finance Co., D/B/A ITT Financial	Lincoln	Active
Aetna Finance Co., D/B/A ITT Financial	Omaha	Active
Aetna Finance Co., D/B/A ITT Financial	Omaha	Active
Aetna Finance Company D/B/A ITT Financial	Omaha	Active
American Family Financial Services, Inc.	Omaha	Active
American General Finance, Inc.	Lincoln	Active
American General Finance, Inc.	Omaha	Active
Associates Financial Services Company	Omaha	Active
Avco Financial Services Internatinal, Inc.	Kearney	Active
Avco Financial Services Intenational, Inc.	Bellevue	Active
Avco Financial Services International	Bellevue	Inactive
Avco Financial Services International	Grand Island	Active
Avco Financial Services International	Lincoln	Active
Avco Financial Services International	Norfolk	Active
Avco Financial Services International	Omaha	Active
Avco Financial Services International	Omaha	Active
Avco Financial Services International	Scottsbluff	Active
Avco Financial Services International	Fremont	Active
Beneficial Nebraska Inc.	Bellevue	Active
Beneficial Nebraska Inc.	Columbus	Active
Beneficial Nebraska Inc.	Lincoln	Active
Beneficial Nebraska Inc.	Omaha	Active
Beneficial Nebraska Inc.	Omaha	Inactive
Beneficial Nebraska Inc.	Omaha	Active
Century Finance Company Of Omaha, Inc.	Omaha	Active
CMAC, Inc.	Omaha	Active
Conservative Finance Company	Lincoln	Active
Douglas Street Premium Finance Company	Omaha	Active
First Union Home Equity Corporation	Lincoln	Active
First Union Home Equity Corporation	Omaha	Active
Grand Island Finance Company	Grand Island	Active
Household Finance Corporation	Lincoln	Active
Household Finance Corporation	Omaha	Active
Midwest Securities Company	Fairbury	Active
Norwest Collection/Payment Center	Des Moines, IA	Active
Norwest Financial Nebraska, Inc.	Grand Island	Active
Norwest Financial Nebraska, Inc.	Lincoln	Active
Norwest Financial Nebraska, Inc.	Lincoln	Inactive
Norwest Financial Nebraska, Inc.	North Platte	Active
Norwest Financial Nebraska, Inc.	Omaha	Active
Norwest Financial Nebraska, Inc.	Omaha	Inactive
Norwest Financial Nebraska, Inc.	Omaha	Inactive
Norwest Financial Nebraska, Inc.	Omaha	Active
Norwest Financial Nebraska, Inc.	Omaha	Active
Norwest Financial Nebraska, Inc.	Omaha	Inactive
Norwest Financial Nebraska, Inc.	Omaha	Active
Pacesetter Corporation	Omaha	Active
Pioneer Military Lending, Inc.	Bellevue	Active
Platte Valley Finance Company	North Platte	Active
Security Pacific Financial Services Of	Omaha	Active

INSTALLMENT LOAN COMPANIES
LICENSED UNDER NEBRASKA STATUTES
AS OF JUNE 30, 1992

Name	*Location*	*Status*
Aetna Finance Co., D/B/A ITT Financial	Grand Island	Active
Aetna Finance Co., D/B/A ITT Financial	Lincoln	Active
Aetna Finance Co., D/B/A ITT Financial	Omaha	Active
Aetna Finance Co., D/B/A ITT Financial	Omaha	Active
Aetna Finance Company D/B/A ITT Financial	Omaha	Active
American Family Financial Services, Inc.	Omaha	Active
American General Finance, Inc.	Lincoln	Active
American General Finance, Inc.	Omaha	Active
Associates Financial Services Company	Omaha	Active
Avco Financial Services Internatinal, Inc.	Kearney	Active
Avco Financial Services Intenational, Inc.	Bellevue	Active
Avco Financial Services International	Bellevue	Inactive
Avco Financial Services International	Grand Island	Active
Avco Financial Services International	Lincoln	Active
Avco Financial Services International	Norfolk	Active
Avco Financial Services International	Omaha	Active
Avco Financial Services International	Omaha	Active
Avco Financial Services International	Scottsbluff	Active
Avco Financial Services International	Fremont	Active
Beneficial Nebraska Inc.	Bellevue	Active
Beneficial Nebraska Inc.	Columbus	Active
Beneficial Nebraska Inc.	Lincoln	Active
Beneficial Nebraska Inc.	Omaha	Active
Beneficial Nebraska Inc.	Omaha	Inactive
Beneficial Nebraska Inc.	Omaha	Active
Century Finance Company Of Omaha, Inc.	Omaha	Active
CMAC, Inc.	Omaha	Active
Conservative Finance Company	Lincoln	Active
Douglas Street Premium Finance Company	Omaha	Active
First Union Home Equity Corporation	Lincoln	Active
First Union Home Equity Corporation	Omaha	Active
Grand Island Finance Company	Grand Island	Active
Household Finance Corporation	Lincoln	Active
Household Finance Corporation	Omaha	Active
Midwest Securities Company	Fairbury	Active
Norwest Collection/Payment Center	Des Moines, IA	Active
Norwest Financial Nebraska, Inc.	Grand Island	Active
Norwest Financial Nebraska, Inc.	Lincoln	Active
Norwest Financial Nebraska, Inc.	Lincoln	Inactive
Norwest Financial Nebraska, Inc.	North Platte	Active
Norwest Financial Nebraska, Inc.	Omaha	Active
Norwest Financial Nebraska, Inc.	Omaha	Inactive
Norwest Financial Nebraska, Inc.	Omaha	Inactive
Norwest Financial Nebraska, Inc.	Omaha	Active
Norwest Financial Nebraska, Inc.	Omaha	Active
Norwest Financial Nebraska, Inc.	Omaha	Inactive
Norwest Financial Nebraska, Inc.	Omaha	Active
Pacesetter Corporation	Omaha	Active
Pioneer Military Lending, Inc.	Bellevue	Active
Platte Valley Finance Company	North Platte	Active
Security Pacific Financial Services Of	Omaha	Active

Name	*Location*	*Status*
Security Pacific Financial Services of Iowa, Inc.	Grand Island	Active
Security Pacific Financial Services of Iowa, Inc.	Kearney	Active
Security Pacific Financial Services of Iowa, Inc.	Lincoln	Active
Security Pacific Financial Services of Iowa, Inc.	Lincoln	Active
Security Pacific Financial Services of Iowa, Inc.	Norfolk	Active
Security Pacific Financial Services of Iowa, Inc.	Omaha	Active
Security Pacific Financial Services of Iowa, Inc.	North Platte	Active
Shelter Financial Services, Inc.	Lincoln	Active
Transamerica Financial Services (Inc.)	Lincoln	Active
Transamerica Financial Services (Inc.)	Omaha	Active
Vista Enterprises, Inc. D/B/A First City	Papillion	Active

CONSUMER FINANCE DIVISION
SCHEDULE REFLECTING THE
DIVISION'S FINANCIAL TRANSACTIONS

Calendar Year	*Income*	*Expense*	*Contribution to General Fund*	*Surplus*
1941	$14,320.09	$3,767.40		$10,552.69
1942	8,638.24	11,213.61		7,977.32
1943	10,871.20	9,731.23		9,117.29
1944	8,086.00	8,826.89		8,376.40
1945	8,424.00	9,416.29		7,384.11
1946	8,332.00	11,689.99		4,026.12
1947	11,623.00	7,847.18		7,801.94
1948	10,766.00	7,021.62		11,546.32
1949	10,130.11	6,912.11		14,764.32
1950	10,221.00	6,857.32		18,128.00
1951	9,696.00	10,820.79		17,003.21
1952	9,813.00	8,190.23		18,625.98
1953	11,077.00	9,402.68		20,300.30
1954	12,939.40	16,116.16		17,123.54
1955	17,662.95	17,851.71		16,934.78
1956	16,646.00	21,794.38		11,786.40
1957	19,416.50	23,949.95		7,252.95
1958	20,474.80	22,475.19		5,252.56
1959	21,863.00	20,536.73		6,578.83
1960	21,527.40	16,026.51		12,079.72
1961	22,405.00	9,107.74		25,376.98
1962	22,779.00	16,032.28		32,123.70
1963	26,826.92	20,557.22	$24,651.57	13,741.83
1964	30,074.63	19,612.53		24,203.93
1965	25,549.40	17,948.23		31,805.10
1966	27,976.00	20,287.68		29,493.42
1967	30,305.00	23,112.46		46,685.96
1968	23,444.00	24,967.12		45,162.84
1969	22,655.00	31,911.03		35,906.81
1970	29,265.15	40,147.91		25,024.05
1971	28,860.00	39,095.95		16,186.10
1972	28,194.00	34,828.10		9,552.00
1973	41,086.00	47,576.11		3,061.89
1974	49,372.17	50,092.76		2,341.30
1975	57,773.00	41,944.48		18,169.82
1976	62,386.00	50,371.67		30,184.15
1977	64,409.89	39,351.17		55,242.87
1978	59,556.79	63,480.66		51,319.00
1979	61,771.06	80,992.58		32,097.48
1980	76,119.15	90,014.54		18,202.09
1981	84,860.43	72,308.88		30,753.64
1982	55,397.84	55,416.30		30,735.18
1983	39,175.25	28,689.20		41,221.23
1984	31,380.20	37,303.34		35,298.09
1985	41,318.56	47,063.76		29,552.89
1986	56,547.01	58,255.71		27,844.19
1987	60,113.14	52,914.07		35,043.26
1988	58,862.08	51,238.99		42,666.35
1989	60,967.29	59,214.86		44,418.78
1990	66,475.14	60,966.66		49,927.26
1991	55,315.45	62,870.46		42,372.25

CONSUMER FINANCE DIVISION
INSTALLMENT LOAN COMPANIES
BALANCE SHEET

	December 31, 1990		*December 31, 1991*	
	Accounts	*Amounts*	*Accounts*	*Amounts*
ASSETS				
Installment Loans	46,597	$ 120,822,347.84	43,356	$ 121,337,494.51
Cash		409,593.83		732,652.82
Real Estate		24,007.00		62,749.00
Equipment		605,081.70		662,704.74
Deferred Charges		227,433.90		227,418.95
Unamortized Organization Expense		0.00		0.00
Unamortized Cost of Finance Expense		21,073.00		33,120.00
Other Assets		2,777,679.04		2,725,159.28
Total Assets		$ 124,887,216.31		$ 125,781,299.30
LIABILITIES AND NET WORTH				
Liabilities		$ 99,466,896.88		$ 98,314,140.26
Net Worth		25,930,616.46		27,479,602.16
Total Liabilities & Net Worth		$ 125,397,513.34		$ 125,793,742.42

Columns represent only the installment loan portion of the licensees' total business.
Since it is not a complete balance sheet, the columns may not balance.

CONSUMER FINANCE DIVISION
INSTALLMENT LOAN COMPANIES
INCOME AND EXPENSE

	December 31, 1990	*December 31, 1991*
GROSS INCOME:		
Interest Collected	$ 23,825,452.08	$ 24,417,519.12
Collections on Charged Off Accounts	424,250.79	509,806.94
Other Income	589,977.65	620,428.97
TOTAL	$ 24,839,680.52	$ 25,547,755.03
EXPENSE:		
Advertising	341,756.29	250,986.80
Auditing	3,985.83	4,490.28
Bad Debts or Reserve for Losses	3,467,675.78	4,513,471.44
Depreciation	142,133.20	157,035,80
Fidelity Bonds	1,451.61	1,039.35
Insurance	81,235.75	59,746.12
Legal Fees	91,307.19	81,287.00
Postage and Express	183,761.59	213,824.42
Printing and Supplies	146,351.67	134,242.37
Recording Fees	5,790.64	7,455.94
Rent, Light, Heat and Janitor	675,529.56	714,905.08
Salaries of Officers, Partners or Owner	59,156.51	45,120.00
Salaries of Employees	3,247,665.22	3,600,504.29
Taxes - Income Taxes	1,326,215.29	1,275,337.54
All Other Taxes and License Fees	162,721.50	147,117.31
Telephone and Telegraph	257,673.13	266,681.42
Travel	71,525.93	73,563.02
Other Expenses	3,420,363.57	3,662,514.08
TOTAL	$ 13,686,300.26	$ 15,209,322.26
Net Earnings Before Interest Paid	11,153,380.26	10,338,432.77
Interest Paid on Borrowed Money	9,121,551.16	8,579,407.49
Net Earnings After Interest Paid	$ 2,031,829.10	$ 1,759,025.28

Columns represent only the installment loan portion of the licensees' total business.
Since it is not a complete balance sheet, the columns may not balance.

CONSUMER FINANCE DIVISION
INSTALLMENT LOAN COMPANIES
HISTORICAL DATA

Calendar Year	*Number of Licensees*	*Number of Loans Outstanding*	*Loans Outstanding*	*Gross Interest*
1941	138	47,168	$ 7,200,608	$ 1,432,283
1942	96	36,023	4,330,999	1,160,421
1943	90	23,717	3,235,519	851,087
1944	92	21,978	3,653,342	979,606
1945	107	22,624	4,361,124	1,100,175
1946	118	33,730	7,535,482	1,567,577
1947	143	42,196	9,943,802	2,401,427
1948	142	48,997	11,736,953	2,978,030
1949	139	52,479	12,481,683	3,299,514
1950	138	59,485	14,554,442	3,800,851
1951	139	61,660	16,491,712	4,198,861
1952	140	68,086	19,551,315	4,623,073
1953	154	72,416	20,126,864	5,332,589
1954	163	80,140	23,008,199	5,863,527
1955	169	88,004	26,570,478	6,377,530
1956	172	94,432	30,123,141	7,266,124
1957	182	99,104	34,224,615	8,004,463
1958	188	98,727	36,991,054	8,558,077
1959	188	102,941	42,358,604	8,980,248
1960	183	106,809	43,728,200	9,708,770
1961	188	111,987	47,310,000	10,108,245
1962	193	111,327	52,014,104	10,640,224
1963	209	112,762	56,041,041	11,464,157
1964	205	107,607	55,479,638	11,836,724
1965	208	113,974	65,305,028	13,624,450
1966	215	111,607	68,881,177	14,012,219
1967	211	112,129	72,095,572	14,473,590
1968	215	112,602	78,647,743	14,748,772
1969	205	124,274	87,676,719	16,373,631
1970	210	115,828	81,200,314	17,287,378
1971	191	98,497	92,153,622	16,578,808
1972	191	99,433	101,344,449	18,385,650
1973	189	92,465	98,507,352	19,280,553
1974	186	92,606	97,839,962	19,746,821
1975	179	85,471	95,529,209	18,847,456
1976	174	77,687	98,343,848	18,561,966
1977	167	80,464	100,199,494	18,526,017
1978	152	80,971	99,413,476	18,878,307
1979	158	81,719	128,140,636	24,229,701
1980	140	73,975	19,177,339	23,110,181
1981	91	55,308	97,273,867	19,067,376
1982	92	38,414	72,991,668	16,585,066
1983	82	34,541	83,572,538	19,349,531
1984	82	37,946	99,284,955	22,560,895
1985	82	40,821	105,296,889	22,874,329
1986	75	39,567	90,170,944	19,929,106
1987	73	40,282	103,009,039	21,840,808
1988	67	40,519	101,988,946	20,384,244
1989	64	42,366	111,001,498	23,260,451
1990	62	46,597	120,822,347	24,839,681
1991	60	46,922	138,187,610	25,547,755

Editor's Note: This report has been prepared from unaudited reports submitted by each installment loan licensee. The Department of Banking accepts no responsibility for the accuracy or completeness of this report.

CONSUMER FINANCE DIVISION
INSTALLMENT LOAN COMPANIES
CLASSIFICATION OF LOANS MADE DURING THE YEAR

Loans by Size

Size of Loans	December 31, 1990 No. of Loans	Amount	December 31, 1991 No. of Loans	Amount
Loans of $300 or less	751	$ 112,748.65	922	$ 101,183.93
Loans of $300 to $1,000	6,131	4,240,398.21	5,837	3,994,546.48
Loans of $1,001 to $2,000	12,709	18,757,224.99	12,367	18,665,492.62
Loans of $2,001 to $3,000	9,632	23,450,427.65	7,809	19,141,604.06
Loans of $3,001 to $4,000	4,532	15,466,772.05	5,095	17,200,227.11
Loans of $4,001 to $5,000	1,737	7,662,304.69	1,522	6,711,976.77
Loans of $5,001 to $6,000	755	4,100,570.52	719	3,897,673.02
Loans of $6,001 to $7,000	418	2,714,364.27	356	2,304,418.89
Loans in excess of $7,000	1,833	36,224,668.63	1,833	38,317,111.47
TOTALS	38,498	$ 112,729,479.66	36,460	$ 110,334,234.35

Loans by Type of Security

Type of Security	*December 31, 1990* No. of Loans	*Amount*	*December 31, 1991* No. of Loans	*Amount*
Household Goods	9,816	$ 20,192,660.00	8,376	$ 18,646,027.65
Automobiles	5,179	15,382,633.22	4,920	15,626,001.31
Other Chattels	3,816	11,408,938.62	3,275	9,478,975.35
Unsecured	9,325	16,833,818.32	9,196	15,867,107.11
Co-maker Endorsed or Guaranteed	478	625,288.20	393	392,044.00
Wage Assignment	48	139,557.48	35	96,806.24
Real Estate	2,070	32,214,073.10	1,989	33,505,510.28
Other Consideration	7,766	15,932,510.72	8,276	16,721,761.41
TOTALS	38,498	$ 112,729,479.66	36,460	$ 110,334,234.35

CONSUMER FINANCE DIVISION
INSTALLMENT LOAN COMPANIES
LITIGATION AGAINST BORROWERS

	December 1990		December 1991	
	Number of Accounts	*Amount Due*	*Number of Accounts*	*Amount Due*
Suits Instituted	483	$ 1,028,060.00	563	$ 1,085,921.97
Judgments Obtained	359	740,400.00	463	1,045,914.79
Suits Settled Before Judgment	82	139,185.00	82	152,201.18
Suits Pending at End of Year	88	275,574.00	104	195,171.38

SALES OF CHATTELS

	December 1990	*December 1991*
Number of Accounts	94	94
Amount of Original Loans	$ 304,393.17	$ 364,741.87
Loan Balance Due at Time of Sales	226,171.27	263,787.26
Interest Due at Time of Sales	20,184.13	7,950.10
Gross Proceeds of Sales	87,357.00	94,395.00
Expenses of Sales	15,452.00	17,557.56

INSURANCE PROCURED BY OR THROUGH LICENSEE

	December 1990		December 1991	
Type of Insurance	*Number of Accounts*	*Premium Charged*	*Number of Accounts*	*Premium Charged*
Tangible Personal Property	6,087	$ 299,869.00	5,889	$ 456,391.00
Health and Accident	22,549	2,015,817.46	20,976	2,105,537.02
Life	25,127	1,962,161.85	24,770	2,157,157.82
Other	6,759	53,604.00	5,180	88,466.00

SALE OF CHECKS
AS OF JUNE 30, 1992

Name of Company	*Location*
American Express Travel Related Services Company, Inc.	New York, NY
BA Cheque Corp.	San Francisco, CA
Barclay's Bank PLC	New York, NY
CitiCorp	Chicago, IL
Comdata Network, Inc.	Brentwood, TN
Interpayment Services Limited	New York, NY
Mid-America Money Order Company	Louisville, KY
Nebraska Money Order Associates, Inc.	Omaha, NE
Societe Francaise Du Cheque De Voyage	New York, NY
Thomas Cook, Inc.	Princeton, NJ
Travelers Express Company, Inc.	Minneapolis, MN
Travellers Cheque Associate Ltd.	New York, NY
Western Union Financial Services, Inc.	Upper Saddle River, NJ

SALES FINANCE COMPANIES
AS OF JUNE 30, 1992

Name	*Location*
Remodelers National Funding Corporation	Austin, TX
Beneficial Nebraska, Inc. DBA	Bellevue, NE
Peoples Natural Gas	Bellevue, NE
Household Retail Services, Inc.	Birmingham, MI
Crossland Credit Corp.	Brooklyn, NY
Chase Manhattan Leasing Co. (Michigan)	Buchanan, MI
Saab-Scania Financial Services Corp.	Buffalo, NY
Ford Motor Credit Company	Burr Ridge, IL
Hyundai Motor Finance Company	Chesterfield, MO
Ford Motor Credit Company	Cheyenne, WY
Beneficial Nebraska, Inc. DBA	Columbus, NE
Nissan Motor Acceptance Corporation	Dallas, TX
JCB Credit Corporation	Danbury, CT
Yale Financial Services, Inc.	Danbury, CT
Detschue Credit Corporation	Deerfield, IL
Household Retail Services, Inc.	Denver, CO
Amoco Oil Company	Des Moines, IA
Agristor Credit Corporation	Elm Grove, WI
Chrysler Credit Corporation	Englewood, CO
VW Credit, Inc.	Englewood, CO
Ford Motor Credit Company	Englewood, CO
Hyundai Motor Finance Company	Fountain Valley, CA
KDC Financial Limited Partnership	Franklin Park, IL
Chief Industries Inc.	Grand Island, NE
Grand Island Investment Co.	Grand Island, NE
Mitsibushi Motor Corporation	Irvine, CA
First MTG Bancorp	Kimball, NE
Ford Motor Credit Company	Lemont, IL
Beneficial Nebraska, Inc. DBA	Lincoln, NE
General Motors Acceptance Corporation	Lincoln, NE
General Motors Corporation	Lincoln, NE
Park Place Pontiac Cadallic GMC, Inc.	Lincoln, NE
C.I.T Group/Equipment Financing Inc.	Livingston, NJ
The Finance Company	Manassos, VA
Americal General Financial Services	Midvale, UT
Volvo Finance North America, Inc.	Montvale, NJ
Finance Partners North America, L.P.	Montvale, NJ
WCI Financial Corp.	Mount Prospect, IL
Primus Automotive Financial Services, Inc.	Nashville, TN
Primus Automotive Financial Services, Inc. DBA	Nashville, TN
Primus Automotive Financial Services, Inc. DBA	Nashville, TN
Otoe Motor Company	Nebraska City, NE
Associated Milk Producers, Inc.	New Ulm, MN
Treaty House, LTD. DBA Mr. Budget	Norcross, GA
Porsche Credit Corporation	Omaha, NE
Associates Commercial Corporation	Omaha, NE
Beneficial Nebraska, Inc. DBA Bencharge Credit	Omaha, NE
Beneficial Nebraska, Inc. DBA	Omaha, NE
Chrysler Credit Corporation	Omaha, NE
Commercial Federal Savings & Loan Assoc.	Omaha, NE
Ford Motor Credit Company	Omaha, NE
General Motors Acceptance Corporation	Omaha, NE

Name	*Location*
General Motors Corporation	Omaha, NE
George Dutton, DBA Dutton's Inc.	Omaha, NE
J. I. Case Credit Corporation	Omaha, NE
Milco	Omaha, NE
Reniers Accounting, Inc.	Omaha, NE
Resource Finance Company	Omaha, NE
Snap-On Tools Corporation	Omaha, NE
Pacesetter Corporation DBA Federal	Omaha, NE
VW Credit, Inc.	Omaha, NE
Saab-Scania Financial Services Corp.	Orange, CT
Ford Motor Credit Company	Overland Park, KS
Agency Premium Resource, Inc.	Overland Park, KS
Sears Consumer Financial Corp of Del	Riverwoods, IL
Navistar Financial Corporation	Rolling Meadows, IL
Mitsibushi Motor Credit of America, Inc.	Schaumburg, IL
Primus Automotive Financial Services, Inc. DBA	Schaumburg, IL
Primus Automotive Financial Services, Inc.	Schaumburg, IL
Primus Automotive Financial Services, Inc. DBA	Schaumburg, IL
General Motors Acceptance Corporation	South Sioux City, NE
General Motors Corporation	South Sioux City, NE
Credit Acceptance Corporation	Southfield, MI
ITT Commercial Finance Corp. DBA	St. Louis, MO
Chrysler Capital Corporation	Stamford, CT
Ellco	Stamford, CT
American Honda Finance Corporation	Torrence, CA
Deere Credit, Inc.	West Des Moines, IA
Household Retail Services, Inc.	Wood Dale, IL

BUREAU OF SECURITIES
FINANCIAL TRANSACTIONS AND
SURPLUS IN THE CASH FUND

Year	*Income*	*Securities Fund Expense*	*Funds Used by Financial Agencies Division*	*Contribution to State General Fund*	*Surplus*
1939	$ 6,193.23	$ 4,410.21			$ 12,061.01
1940	7,145.17	6,320.01			12,841.17
1941	5,046.38	5,485.91			12,801.64
1942	4,141.40	3,000.04			13,543.00
1943	4,961.20	3,506.54			14,997.66
1944	5,631.50	4,750.09			15,879.07
1945	8,927.50	6,803.17			18,003.40
1946	13,864.61	7,891.25			23,976.76
1947	10,811.70	8,816.33			25,972.13
1948	9,461.55	9,718.56			25,715.12
1949	10,577.70	9,908.43			26,384.39
1950	14,348.55	12,528.28			28,204.66
1951	15,969.75	10,430.60			33,743.81
1952	17,960.80	14,243.64			37,460.97
1953	15,796.46	15,468.18			37,789.25
1954	20,094.00	16,122.16			41,671.09
1955	56,120.70	18,246.53			79,635.26
1956	36,925.13	27,312.29			89,248.10
1957	37,457.85	34,147.62			92,558.33
1958	44,217.40	18,310.37			118,456.36
1959	59,159.54	21,040.73		$ 87,910.53	68,673.64
1960	56,094.98	32,489.95			92,278.67
1961	93,293.18	26,639.88	$ 20,177.49		138,754.48
1962	84,195.11	24,665.39	22,870.20		175,414.00
1963	65,892.13	17,144.36	36,914.11	107,503.23	79,744.43
1964	73,040.12	14,720.10	53,040.82		85,023.63
1965	99,916.54	10,535.11	46,749.84		127,655.22
1966	122,601.30	27,695.45			222,561.07
1967	127,622.30	30,743.98			319,439.39
1968	103,637.81	38,674.66			384,402.54*
1969	282,825.92	41,039.48			626,188.98
1970	238,716.33	49,523.83		576,188.98	239,192.50
1971	196,323.68	57,317.86			378,198.32
1972	238,200.66	54,591.44	335,820.32		225,987.22
1973	303,244.12	53,510.25			475,721.09
1974	222,981.67	66,216.35	35,000.00		597,486.41
1975	294,903.68	92,669.49			799,720.60
1976	263,399.67	93,960.11		650,000.00	319,160.09
1977	348,187.64	114,168.09			553,179.64
1978	388,138.00	129,703.00			811,616.37
1979	644,667.74	137,669.27		1,000,000.00	318,614.89
1980	1,382,922.90	217,895.99		1,000,000.00	483,641.80
1981	1,933,971.73	234,662.37		1,000,000.00	1,182,951.16
1982	2,731,443.50	241,846.20		2,500,000.00	1,172,548.46
1983	2,724,345.60	270,888.60		3,400,000.00	226,005.46
1984	2,329,448.38	346,302.61		2,000,000.00	209,151.23
1985	2,751,984.71	506,925.78			2,454,210.16
1986	4,583,857.83	393,491.18		1,000,000.00	5,644,576.81
1987	6,398,986.47	481,879.81		3,000,000.00	8,561,683.42
1988	6,013,741.07	539,064.27		6,000,000.00	8,036,360.22

1989	5,640,938.62	550,906.91	9,800,000.00	3,326,391.93
1990	5,589,758.30	575,243.17	4,000,000.00	4,340,907.06
1991	5,258,270.04	566,022.28	4,000,000.00	5,031,154.82
1992	5,788,698.13	759,553.38	4,000,000.00	6,062,299.57

*Adjusted from a calendar year reporting to a fiscal year beginning with the year 1967/1968.

BUREAU OF SECURITIES
REVENUE AND BUDGET

	June 30, 1991	*June 30, 1992*
Total Revenue	$ 5,258,270	$ 5,788,698
Security and Registration Fees	4,319,402	4,153,616
Private Offering Fees	n/a	15,400
Broker-Dealer, Broker-Dealer Agent and Investment Adviser Fees	412,830	1,176,351
Enforcement Fines/Penalties	3,100	19,986
Other Revenue:		
Interest Income	514,105	422,054
Miscellaneous	8,833	1,291
Total Budget	$ 789,930	$ 865,732

ENFORCEMENT ACTIONS

	June 30, 1991	*June 30, 1992*
Investigations Initiated	39	79
Investigations Closed	24	31
Cease & Desist Orders Issued	5	6
Denials	25	16
Revocations	15	26
Permanent Injunctions	1	0
Criminal Referrals	7	7
Criminal Convictions	2	2
Consent Orders	1	3
Number of Fines/Penalties	1	3
Total Amount Collected From Fines	$ 3,100	$ 19,986
Total Amount of Money Offered or Returned to Investors in Connection with the Settlement of Enforcement Cases	$ 65,216	$ 62,712
Complaints Filed with Agency	45	32

BUREAU OF SECURITIES
REGISTRATIONS AND EXEMPTIONS

	June 30, 1991	*June 30, 1992*
Securities Offerings Filed:		
Stock	19	12
Debt	10	10
Partnership	68	50
Mutual Funds	358	592
Unit Investment Trusts	327	296
Other	2	4
Total	784	964
Renewals and Additionals:		
Additionals	428	728
Mutual Fund Renewals	1,470	1,830
Other Renewals	414	682
Total	2,312	3,240
Total Mutual Funds Registered	2,256	3,150
Exemption Filings:		
Uniform Limited Offering Exemption (ULOE)	78	90
Intrastate (Form SODD)	2	3
8-1111(9) Exemptions	158	177
Other Exemptions	131	119
Total Exemptions	369	389
Business Opportunity Filings:		
New Business Opportunity Filings	32	33
Business Opportunity Updates	5	11
Total Filings	37	44
Broker-Dealers, Agents of Broker-Dealers, Investment Advisers:		
New Broker-Dealers	91	112
New Agents of Broker-Dealers	1,274	910
New Investment Advisers	26	65
Renewals of Investment Advisers	98	86
Total Number Registered at Year-End:		
Broker-Dealers	733	758
Agents of Broker-Dealers	17,383	18,866
Investment Advisers	124	151

BUREAU OF SECURITIES
ISSUERS
July 1, 1990 to June 30, 1992

	June 30, 1991	*June 30, 1992*
Applications Filed	3,096	4,204
Applications Denied	0	0
Applications Withdrawn for Cause	(110)	(91)
Applications Issued	2,986	4,113

BROKER-DEALERS
July 1, 1990 to June 30, 1992

	June 30, 1991	*June 30, 1992*
Registrations in Force	776	733
New Registrations	91	112
Total Orders Entered During the Year	867	845
Registrations Cancelled	(134)	(87)
Registrations In Force	733	758

BUREAU OF SECURITIES
ISSUERS

Schedule of Issuers applications filed with the Bureau showing the number and amount of registrations issued and the number of applications.

Year	*Number of Registrations Issued*	*Amount of Registrations Issued*	*Registrations Denied or Withdrawn*
1939	30	$ 2,362,575	8
1940	41	2,883,400	4
1941	34	1,492,511	2
1942	32	1,260,800	1
1943	36	2,136,200	0
1944	35	2,646,000	0
1945	55	5,492,550	0
1946	80	9,459,847	4
1947	61	6,838,394	0
1948	67	5,485,750	1
1949	74	5,676,700	0
1950	86	8,850,404	0
1951	95	10,781,368	0
1952	102	11,271,391	0
1953	81	9,959,434	0
1954	117	12,688,352	1
1955	155	48,064,847	5
1956	152	26,417,011	9
1957	160	25,725,150	6
1958	168	32,838,450	6
1959	201	41,841,964	19
1960	239	38,676,160	52
1961	340	70,151,950	51
1962	253	60,093,300	8
1963	224	45,746,030	4
1964	270	51,546,333	0
1965	383	77,723,015	1
1966	349	100,690,421	0
1967	459	100,982,178	0
1968	692	192,940,066	1
1969	954	236,369,401	1
1970	722	178,185,790	4
1971	918	162,482,230	2
1972	1,007	256,222,450	28
1974	634	129,563,116	103
1975	682	170,268,855	31
1976	964	231,153,028	0
1977	734	173,514,576	14
1978	818	234,362,503	28
1979	847	437,864,783	41
1980	1,329	1,053,033,936	25
1981	1,575	1,536,501,075	67
1982	1,786	2,607,490,277	119
1983	2,299	2,451,475,402	147
1984	2,325	2,011,168,235	192
1985	2,302	2,172,465,659	222
1986	3,086	4,111,096,897	238
1987	3,424	6,100,822,335	294
1988	3,018	4,820,573,174	289

1989	3,010	4,275,274,132	164
1990	2,763	4,120,247,299	195
1991	2,986	4,264,222,845	110
1992	4,113	3,746,672,390	91

NOTE: Adjusted from a Calendar Year reporting to a Fiscal Year beginning with the year 1973/1974.
Figures include additional and renewal registrations beginning with the year 1981.

BUREAU OF SECURITIES
BROKER-DEALERS AND AGENTS

Schedule showing registration of Broker-Dealers and Agents

Year	*Broker-Dealers Number Registered*	*Agents Number Denied*	*Cancelled For Cause*	*Number Registered*	*Number Denied*
1939	57	6	3	185	10
1940	65	0	1	165	0
1941	64	1	0	147	0
1942	54	0	0	112	0
1943	55	0	0	108	0
1944	59	0	0	104	0
1945	57	0	0	120	0
1946	61	0	0	168	0
1947	64	0	0	186	0
1948	67	0	0	196	0
1949	68	0	0	245	0
1950	75	0	0	262	0
1951	79	0	0	283	0
1952	83	0	0	297	0
1953	82	0	0	306	0
1954	89	0	0	345	0
1955	91	1	0	362	0
1956	94	2	0	427	0
1957	90	1	0	517	0
1958	94	4	2	563	0
1959	93	5	0	681	0
1960	94	2	0	769	0
1961	113	0	0	833	0
1962	120	0	1	720	21
1963	119	0	0	796	1
1964	122	0	0	977	1
1965	124	1	0	1,033	0
1966	138	0	0	1,106	0
1967	147	0	0	1,484	0
1968	177	0	0	1,418	0
1969	210	0	0	2,430	0
1970	237	0	0	1,964	0
1971	246	0	0	2,346	0
1972	264	0	0	2,614	1
1973					
1974	261	0	0	2,468	1
1975	238	0	0	1,661	0
1976	273	0	0	2,526	0
1977	272	0	0	2,534	0
1978	294	0	13	2,424	0
1979	309	0	25	2,801	0
1980	320	0	24	3,276	0
1981	333	0	8	3,685	0
1982	393	0	10	*5,843	0
1983	440	0	20	4,369	3
1984	515	0	33	6,095	1
1985	614	5	28	9,357	37
1986	667	3	49	10,099	20

1987	701	2	76	14,495	3
1988	753	0	86	16,611	0
1989	771	0	106	17,455	0
1990	776	0	107	17,672	0
1991	733	0	134	17,383	0
1992	758	0	87	18,866	0

NOTE: Adjusted from calendar year reporting to fiscal year beginning with the year 1973/1974.

*Figure may be distorted due to conversion to computer.

NON-NASD BROKER-DEALERS REGISTERED AS OF JUNE 30, 1992

Acorn Investment Trust
Afuture Fund, Inc.
American Aadvantage Funds
American Bar Association Member/State Street Collective Trust
American Gas Index Fund, Inc.
Analytic Optioned Equity Fund, Inc.
AT&T Capital Corporation
Berger One Hundred & One Fund
Berger One Hundred Fund
Brandywine Fund, Inc.
Bridges Investment Fund, Inc.
Byron Reed Company, Inc.
Century Shares Trust
Christian Church Extension Foundation
Church Funding Corporation of Missouri
Cotter & Company
Dean Witter/Sears Liquid Asset Fund, Inc.
Dean Witter/Sears Tax-Free Daily Income Securities Fund, Inc.
Dean Witter/Sears U.S. Government Money Market Trust
Declaration Fund
Eaton Vance Cash Management Fund
Eclipse Financial Asset Trust
Fiduciary Capital Growth Fund, Inc.
First National Bank of Omaha
The Fontaine Trust
Fund For Government Investors, Inc.
The Gateway Trust
General Motors Acceptance Corp.
Janus Income Series
Janus Investment Fund
Janus Twenty Fund, Inc.
Janus Venture Fund, Inc.
Life USA Holding, Inc.
Loomis Sayles Funds
Massachusetts Cash Management Trust
Mathers Fund, Inc.
Merriman Investment Trust
Mission Investment Fund of the Evangelical Church
Monetta Fund, Inc.
Motors Insurance Corporation
Mutual Series Fund, Inc.
National Covenant Properties
Newton Growth Fund
Newton Income Fund
Nicholas Fund, Inc.
Nicholas II, Inc.
Nicholas Income Fund, Inc.
Nicholas Limited Edition, Inc.
Nicholas Money Market Fund, Inc.
Northeast Investors Growth Fund
Northeast Investors Trust
Pacific Financial Research

Pennsylvania Mutual Fund, Inc.
Perritt Capital Growth Fund, Inc.
Pioneer Money Market Trust
Primary Income Funds, Inc.
Primary Trend Fund, Inc.
The Rushmore Fund
SBSF Funds, Inc.
Security Cash Fund
Southeastern Asset Management Funds Trust
Twentieth Century Investors, Inc.
Twentieth Century World Investors, Inc.
United Services Funds
Working Assets Money Fund

NASD BROKER-DEALERS REGISTERED AS OF JUNE 30, 1992

A.B. Culbertson & Company
A.G. Edwards & Sons, Inc.
A.T. Brod & Co., Inc.
A.S. Goldmen & Co., Inc.
AAL Capital Management Corporation
ABT Financial Services, Inc.
Adams, Cohen Securities, Inc.
Adler, Coleman & Co., Inc.
Advantage Capital Corporation
Advest, Inc.
Aetna Capital Management, Inc.
Aetna Financial Services, Inc.
AFC Securities, Inc.
Affiliated Financial Services, Inc.
AIM Distributors, Inc.
Alex. Brown & Sons, Incorporated
Alexander & Alexander Securities Corp.
All American Management Corp.
Allen & Company Incorporated
Alliance Fund Distributors, Inc.
Allied Group Merchant Banking Corp.
Allmerica Investments, Inc.
Alps Securities, Inc.
AMA Investment Advisers, Inc.
America First Programs, Inc.
American Brokerage Services, Inc.
American Capital Corporation
American Capital Marketing, Inc.
American Classic Securities, Inc.
American Express Service Corporation
American General Securities, Inc.
American Growth Fund Sponsors, Inc.
American Investment Services, Inc.
American Investors Group, Inc.
Ameritas Investment Corp.
Ameritrade, Inc.
Amway Management Company
Anchor Financial Services, Inc.
Anderson & Strudwick, Inc.
Andover Securities, Inc.
Andrews, Hentges & Associates, Inc.
Annandale Securities
ARCO Securities
Arizona Securities Group, Inc.
Arnhold and S. Bleichroeder, Inc.
Arnold Wessels & Henderson, L.P.
Arter Company, Inc.
Associated Planners Securities Corp.
Atalanta/Sosnoff Management Corporation
Axiom Partners, Inc.
B.C. Ziegler & Company
Baron Capital, Inc.

Barre & Company, Incorporated
Bear, Stearns & Co., Inc.
Bear, Stearns Securities, Corp.
Benedetto, Gartland & Greene, Inc.
Benefitscorp Equities, Inc.
Benham Distributors, Inc.
Berkeley Securities Corporation
Berthel, Fisher & Company Financial
BHC Securities, Inc.
Biltmore Securities, Inc.
Birchtree Financial Services, Inc.
Bishop, Rosen & Co., Inc.
The Blackstone Group
BMA Financial Services, Inc.
Boatmen's Investment Services, Inc.
Boston Financial Securities, Inc.
Brandywine Securities, Inc.
Brill Securities, Inc.
Broadcort Capital Corp.
Broker Dealer Financial Services Corp.
Brookehill Equities, Inc.
Brookstreet Securities Corp.
Brown & Company Securities Corp.
BT Securities Corporation
Bull & Bear Securities, Inc.
Bull & Bear Service Center, Inc.
Bull, Inc.
Burke Christensen & Lewis Securities
Burnham Securities, Inc.
Burns, Pauli & Co., Inc.
C.J. Lawrence, Inc.
Cadaret, Grant & Co., Inc.
Cadre Securities, Inc.
Calamos Financial Services, Inc.
Cales Investments, Inc.
Calton & Associates
Calvert Securities Corporation
Cantor, Fitzgerald & Co.
Capital Analysts, Incorporated
Capital for Israel, Inc.
Capital Resources, Inc.
Capstone Asset Planning Company
Carillon Investments, Inc.
Caterpillar Securities, Inc.
CBIS Financial Services, Inc.
CEA, Inc.
Century Capital Corp. of South Carolina
Century Investors of America, Inc.
Champion Securities Corporation
Charles Street Securities, Inc.
Charterhouse North America Securities, Inc.
Chase Manhattan Capital Finance Corp.
Chase Manhattan Investment Services, Inc.
Chase Securities, Inc.
Chatfield Dean Investment Bankers
Chemical Securities, Inc.
The Chicago Corporation
Chicago Partnership Board, Inc.
Chubb Securities Corporation

CIGNA Capital Brokerage, Inc.
CIGNA Securities, Inc.
Citicorp Financial Services, Inc.
Citicorp Securities Markets, Inc.
Citicorp Select Investments, Inc.
Clearing Services of America, Inc.
CMS Investment Resources, Inc.
CNA Investor Services, Inc.
CNL Securities Corp.
CNL, Inc.
Cohen & Steers Securities, Inc.
Cohig & Associates, Inc.
Columbia Financial Center, Inc.
Columbian Securities Corporation
Commonwealth Associates, Inc.
Commonwealth Equity Services, Inc.
Communications Equity Associates, Inc.
Concord Financial Group, Inc.
Consolidated Investment Services, Inc.
Continental Broker-Dealer Corp.
Cooper Malone McClain, Inc.
Corporate Network Brokerage Services, Inc.
Corporate Securities Group, Inc.
Correspondent Services Corporation
Coughlin and Company, Inc.
Counsellors Securities, Inc.
Cowen & Company
Cowles Sabol & Company, Inc.
Craig-Hallum, Inc.
Craigie Incorporated
Crews & Associates, Inc.
CRICO Securities Corporation
Cruttenden & Co., Inc.
CUNA Brokerage Services, Inc.
D.E. Frey & Company, Inc.
D.H. Blair & Co., Inc.
Dain Bosworth, Inc.
Daiwa Securities America Inc.
Davenport & Co. of Virginia, Inc.
D.A. Davidson & Co.
DBLKM, Inc.
Dean Witter Reynolds
Delaware Distributors, Inc.
Del Mar Securities, Inc.
Delta First Financial, Inc.
Deutsche Bank Capital Corporation
Development Corporation for Israel
DFA Securities, Inc.
Dickinson & Co.
Dillon, Read & Co., Inc.
DiVall Real Estate Securities Corp.
Dominick & Dominick, Incorporated
Donald & Co., Securities, Inc.
Donaldson, Lufkin & Jenrette Securities Corp.
Doral Securities Corp. of America
Dougherty, Dawkins, Strand & Yost, Inc.
Dreher & Associates, Inc.
Dreyfus Service Corporation
E*Trade Securities, Inc.

Edward D. Jones & Co., L.P.
Elafund, Inc.
Elan Investment Services, Inc.
Enterprise Fund Distributors, Inc.
Equico Securities, Inc.
Equity Brokerage Services, Inc.
Equity Securities Trading Co., Inc.
Equity Services, Inc.
Ernst & Company
F&G Securities, Inc.
F.G. Garber
Fahnestock & Co., Inc.
Farmland Securities Company
FBL Marketing Services, Inc.
FBS Investment Services, Inc.
FCC Investments, Inc.
Federated Securities Corp.
Federation for Financial Independence
FFP Securities, Inc.
Fidelity Brokerage Services, Inc.
Fidelity Distributors Corporation
Fidelity Equity Services Corporation
Fidelity Investments Institutional Service Co., Inc.
Fiduciary Financial Services Corp.
Fiduciary Investment Co., Inc.
Financial Integration Services, Inc.
Financial Network Investment Corp.
Financial Northeastern Securities, Inc.
Financial Product Resources, Inc.
Financial West Group
First Affiliated Securities
First Albany Corporation
First American Securities, Inc.
First Boston Corporation
First Chicago Capital Markets, Inc.
First Chicago Investment Services, Inc.
First Community Financial Services, Inc.
First Empire Securities, Inc.
First Hanover Securities, Inc.
First Institutional Securities Corp.
First Interregional Equity Corp.
First Investors Corporation
First Manhattan Co.
First National Brokerage Services
First Southwest Company
First Transtech Co., Inc.
First Wall Street Corp.
FirsTier Securities, Inc.
Fleet Brokerage Securities
Fleet Clearing Corporation
Ford Financial Services, Inc.
Foresters Equity Services, Inc.
Forth Financial Services Corporation
Fortis Investors, Inc.
Forum Securities, Inc.
Founders Asset Management, Inc.
Fox and Company Investments, Inc.
Franklin Financial Services Corp.
Franklin-Lord, Inc.

Fred Alger & Company, Inc.
Freedom Distributors Corporation
FSC Securities Corporation
Fund Management Company
Fund Plan Broker Services, Inc.
Funds Distributor, Inc.
Furman Selz, Incorporated
G.A. Repple & Co.
G.R. Phelps & Co., Inc.
G.T. Global Financial Services, Inc.
Gabelli & Company, Inc.
Garco Equity Sales, Inc.
GECC Capital Markets Group, Inc.
Geis Investments, Inc.
Geldermann Securities, Inc.
General Securities Corp.
Geneva Securities, Inc.
George K. Baum & Co., Inc.
Gibraltar Securities, Inc.
Gilbert Marshall & Company
Gill & Associates, Inc.
Git Investment Services, Inc.
GKN Securities Corp.
Gleacher & Co., Inc.
Glickenhaus & Co.
GNA Securities, Inc.
GOC Fund Distributors, Inc.
Goldman Sachs Money Markets L.P.
Goldman, Sachs & Co.
Govett Financial Services Limited
Great Western Financial Securities
Green Hill Financial Service Corporation
Greenwich Capital Markets, Inc.
Griffin, Kubik, Stephens & Thompson
Gruntal & Co., Incorporated
Guardian Investor Services Corp.
GWR Investments, Inc.
H. Beck, Inc.
H.C. Copeland and Associates, Inc.
H.D Vest Investment Services, Inc.
H.J. Meyers & Co.
Hambrecht & Quist Incorporated
Hamilton Investments, Inc.
Hanifen, Imhoff Inc.
Harris Government Securities, Inc.
Hart Securities, Inc.
Hart-Bornhoft Securities, Inc.
Hartford Equity Sales Company, Inc.
HCA Securities, Inc.
Heitner Corporation
Heller Capital Markets Group, Inc.
Herzog, Heine, Geduld, Inc.
Hibbard Brown & Co., Inc.
High Yield Management Securities, Inc.
Horace Mann Investors, Inc.
Howard Weil Labouisse Friedrichs
Huntington Investments, Inc.
IAI Securities Corp.
IBM Credit Distributors Corp.

ICON Securities Corp.
IDS Financial Services, Inc.
IFG Network Securities, Inc.
Industry Savings Plan, Inc.
Inland Securities Corporation
Interactive Financial Solutions, Inc.
International Assets Advisory Corp.
InterSecurities, Inc.
Interstate/Johnson Lane Corporation
Invesco Funds Group, Inc.
Invest Financial Corporation
Investacorp, Inc.
Invest Financial Corporation
Investacorp, Inc.
Investment Account Services Corp.
Investment Center, Inc.
Investment Centers of America, Inc.
Investment Management & Research
Investnet Corporation
Investors Brokerage Services, Inc.
Investors First Securities, Ltd.
J.A. Glynn & Co.
J.B. Hanauer & Co.
J.C. Bradford & Co.
J.E. Liss & Company, INc.
J.O. Davidson and Associates, Inc.
J.P. Morgan Securities, Inc.
J.W. Gant & Associates, Inc.
J.W. Garrett & Co.
Jack White & Company
James Baker & Associates, a Ltd Partnership
Janney Montgomery Scott, Inc.
Jefferies & Company, Inc.
John Hancock Broker Distribution Service
John Hancock Clearing Corporation
John Hancock Distributors
John G. Kinnard
Jones & Babson, Inc.
Joseph Garbacz Investment & Financial Services
Josephthal Lyon & Ross, Inc.
Juran & Moody, Inc.
JW Charles Securities, Inc.
Kalb, Voorhis & Co.
Kavanaugh Securities, Inc.
Keffer Capital Management, Inc.
Kemper Clearing Corp.
Kemper Securities, Inc.
Kennedy, Cabot & Company
Keogler, Morgan & Company, Inc.
Keyport Financial Services Corp.
Keystone Distributors, Inc.
Kidder, Peabody & Co.
Kingland Capital Corporation
Kirkpatrick, Pettis, Smith, Polian, Inc.
KMS Financial Services, Inc.
Kober Financial Corp.
Krupp Securities Corporation
L.C. Wegard & Co., Inc.
L.P. Charles & Company, Inc.
La Salle Street Securities, Inc.
Ladenberg Thalmann & Co.

Emmett A. Larkin Company, Inc.
Lazard Freres & Co.
LCM Financial Services
Lebenthal & Co., Inc.
Legg Mason Wood Walker, Inc.
Lehwald, Orosey & Pepe Incorporated
Lew Lieberbaum & Co., Inc.
Lexington Funds Distributor, Inc.
Liberty Capital Markets, Inc.
Liberty Securities Corporation
Lieber and Company
Lincoln Investment Planning, Inc.
Linsco/Private Ledger Corp.
Liquidity Fund Investment Corporation
LIT America, Inc.
LNC Equity Sales Corporation
Locust Street Securities, Inc.
Loeb Partners Corporation
Lombard Securities Incorporated
Long Grove Trading Company
Lutheran Brotherhood Securities Corp.
M.G.A.I. Securities, Inc.
M.J. Whitman, L.P.
M.S. Farrell & Company, Inc.
Mabon Securities Corporation
Maccabees Equity Sales Company
MacKenzie Investment Management, Inc.
Main Street Management Company
Management Securities, Inc.
Manequity Inc.
Mariner Financial Services, Inc.
Marion Bass Securities
Marketing One Securities, Inc.
Marquette Financial Services, Inc.
Marsh & McLennan Securities Corporation
Masters Financial Group, Inc.
Mathematical Brokerage Services, Inc.
McCarthy & Co.
McCullough-Eberhart Investment Corp.
McDonald & Company Securities, Inc.
McGregor Equities, Inc.
McKenna Securities, Inc.
McLaughlin, Piven, Vogel, Securities, Inc.
Mega Investment Services, Inc.
Mercantile Investment Services, Inc.
Mercer Allied Corporation
Meridian Associates, Inc.
Meridian Clearing Corp.
Merrill Lynch Funds Distributor
Merrill Lynch Pierce Fenner & Smith
Merrion Group, L.P.
Mesirow Financial, Inc.
Mesirow Investment Services, Inc.
MetLife Securities, Inc.
Metlife-State Street Investment Services, Inc.
Metric Capital Corporation
Metropolitan Investment Securities, Inc.
M.H. Meyerson & Co., Inc.

MGF Distributors, Inc.
MidAmerica Management Corporation
Milk Street Investment Corp.
Miller & Schroeder Financial, Inc.
Miller, Johnson & Kuehn, Inc.
MIMLIC Sales Corporation
Mitchell Hutchins Asset Management, Inc.
MMAR Group, Inc.
MML Investors Services, Inc.
MMR Investment Bankers, Inc.
Monarch Securities, Inc.
Montgomery Securities
MONY Securities Corp.
Moors & Cabot, Inc.
Morgan Stanley & Co., Inc.
Morgan, Keegan & Company, Inc.
Mountain Financial, Inc.
MTL Equity Products, Inc.
Multi-Financial Securities Corp.
Murchison Investment Bankers Ltd.
Mutual Fund (MFI) Investments Corp.
Mutual of Omaha Fund Management, Co.
Mutual Service Corporation
N.I.S. Financial Services, Inc.
NALAC Financial Plans, Inc.
NAP Financial Corporation
Nathan & Lewis Securities, Inc.
National Financial Services Corp.
National Partnership Equities, Inc.
National Securities Corporation
Nationsbanc Securities, Inc.
Nationwide Financial Services, Inc.
NCNB Capital Markets, Inc.
Neidiger/Tucker/Bruner, Inc.
Nelson Securities, Inc.
Nesbitt Thomson Securities, Inc.
Neuberger & Berman
Neuberger & Berman Management, Inc.
New England Securities Corporation
Newbridge Securities, Inc.
Newby and Company
NHP Real Estate Securities, Inc.
The Nikko Securities Co., International
Nomura Securities International, Inc.
North American Management, Inc.
Northeast Securities, Inc.
Northern Trust Securities, Inc.
Norwest Investment Services
Noyes Partners Incorporated
NSR Distributors, Inc.
John Nuveen & Co., Inc.
NWNL Management Corporation
NYLIFE Securities, Inc.
O.N. Equity Sales Company
Offerman & Co., Inc.
Ogdon Financial Services, Inc.
Olde Discount Corporation
Olsen Payne & Company
Oppenheimer & Co., Inc.
Oppenheimer Fund Management, Inc.

Orion Securities, Inc.
Oscar Gruss & Son Incorporated
Pacific Brokerage Services, Inc.
Pacific Equities Network
PaineWebber Incorporated
Paragon Capital Corp.
Parker & Parsley Securities, Inc.
Parker/Hunter, Incorporated
Parnassus Financial Management
Paulson Investment Company, Inc.
Peacock, Hislop, Staley & Given, Inc.
Pecaut & Co.
Pembrook Securities, Inc.
Penn Mutual Equity Services, Inc.
Perelman-Carley & Associates, Inc.
PFS Investments, Inc.
Philadelphia Life Asset Planning Co.
Phoenix Equity Planning Corp.
Piper Jaffray, Inc.
Planco Financial Services, Inc.
Planned Investments, Inc.
Planners Independent Management, Inc.
PLM Securities Corp.
PML Securities Company
PNC Securities Corp.
PNMR Securities, Inc.
Polaris Financial Services, Inc.
Polaris Securities Corporation
Portfolio Asset Management Investment Advisory
Portfolio Management Consultants, Inc.
Prime Broker Investment Services Group
Prime Charter Ltd.
PRIMEVEST Financial Services, Inc.
Principal/Eppler, Guerin & Turner, Inc.
Princor Financial Services Corporation
Printon, Kane Group, Inc.
Professional Planning & Technologies, Inc.
Profutures Financial Group, Inc.
Protected Investors of America
Protective Equity Services, Inc.
ProvidentMutual Financial Services, Inc.
Pruco Securities Corporation
Prudential Mutual Fund Distributors, Inc.
Prudential Securities Incorporated
PSI Securities Corporation
Public Securities, Inc.
Putnam Financial Services, Inc.
Quest Distributors, Inc.
Quest For Value Distributors
Quick & Reilly, Inc.
R A F Financial Corporation
R.F. Lafferty
R.J. Forbes Group, Inc.
R.J. Steichen & Company
Ragen, MacKenzie Incorporated
Rauscher Pierce Refsnes, Inc.
Raymond James & Associates, Inc.
RBH Equities, Inc.
RE Investment Corporation

Recom Securities, Inc.
Redstone Securities, Inc.
Refco Securities, Inc.
Reich & Co., Inc.
Reich & Tang Distributors L.P.
Reiser Financial Services, Inc.
Related Equities Corporation
Republic New York Securities Corporation
Republic Securities of America, Inc.
Reynolds Kendrick Stratton, Inc.
Rhodes Securities, Inc.
Robert Scott Securities, Inc.
Robert Thomas Securities, Inc.
Robertson, Stephens & Company
Robert W. Baird & Co., Inc.
The Robinson-Humphrey Company, Inc.
Rockwell Investments, Inc.
Rocky Mountain Securities & Investments
Rodman and Renshaw, Inc.
Rose Securities, Corporation
Rothschild, Inc.
Rowland Carmichael & Associates, Inc.
Royal Alliance Associates, Inc.
Royce Investment Group, Inc.
Ruan Securities Corporation
Ruane, Cunniff & Co., Inc.
Russell Fund Distributors, Inc.
Rutherford, Brown & Catherwood, Inc.
Ryan Beck & Co., Inc.
Safeco Securities, Inc.
Salomon Brothers, Inc.
Samuel Montagu, Inc.
Sanders Morris Mundy, Inc.
Sandler O'Neill & Partners, L.P.
Sanford C. Bernstein & Co., Inc.
Sands Brothers & Co., Ltd.
Sawo Securities, Inc.
SBCI Swiss Bank Corporation Investment
SBM Financial Services, Inc.
Schneider Securities, Inc.
Charles Schwab & Co., Inc.
Scudder Investor Services, Inc.
Securities America, Inc.
Securities Corporation of Iowa
Securities Management & Research, Inc.
Security Church Finance, Inc.
Security Data Financial Corp.
Security First Financial, Inc.
SEI Financial Services Company
Seligman Financial Services, Inc.
Sentra Securities Corporation
Sentry Equity Services, Inc.
Servicemark Securities Corporation
Share Incorporated
Shearson Lehman Brothers, Inc.
Sheffield Investments, Inc.
Shufro, Rose & Ehrman
Signature Broker-Dealer Services, Inc.

SLS Securities Limited Partnership
Smith Barney Harris Upham & Co.
Smith Hayes Financial Services Corp.
Smith New Court
Societe Generale Securities Corporation
Sound Advice Investments
SouthTrust Securities, Inc.
Southwest Securities, Inc.
Sovereign Equity Management Corp.
Spear Rees & Co.
Spelman & Co., Inc.
Spencer Trask Securities Incorporated
SSC Distribution Services, Inc.
SSRM Services, Inc.
State Farm Investment Management Corporation
State Street Brokerage Services, Inc.
Stephens, Inc.
Stifel Nicolaus & Co., Inc.
Stockbridge Partners, Inc.
Stoever, Glass & Co., Inc.
Stone & Youngberg
Strategic Resource Management, Inc.
Stratton Oakmont, Inc.
Strong/Corneliuson Capital Management, Inc.
Stuart Coleman & Co., Inc.
Summit Investments Corp.
Sun Investment Services Company
SunAmerica Capital Services, Inc.
SunAmerica Securities, Inc.
Sunstone Financial Group, Inc.
Sutro & Co., Inc.
Swiss American Securities, Inc.
Synovus Securities, Inc.
Systematized Benefits Administrators
T. Rowe Price Investment Services, Inc.
T.R. Winston & Company, Inc.
Taglich Brothers, D'Amadeo, Wagner & Co.
Tamaron Investments, Inc.
TCM Brokerage, Inc.
Templeton Funds Distributor, Inc.
Texas First Securities Corporation
Thomas F. White & Co., Inc.
Thomas M. Nixon & Associates, Inc.
Thomson Investor Services, Inc.
TIAA-CREF Individual & Institutional Services, Inc.
Titan/Value Equities Group, Inc.
TNE Investment Services Corporation
Toluca Pacific Securities Corp.
The Trading Desk
Transamerica Financial Resources, Inc.
Transmarket Group, Inc.
Travelers Equities Sales, Inc.
Trident Securities, Inc.
Triple Check Financial Services, Inc.
Tucker Anthony Incorporated
Twentieth Century Securities, Inc.
U.S. Clearing Corp.
UBS Securities, Inc.
Unified Management Corporation
United Missouri Brokerage Services, Inc.

United Pacific Financial Services, Inc.
United Planners Financial Services of America
United Services Planning Associates, Inc.
University Investment Management, Inc.
USAA Investment Management Co.
USF&G Investment Services, Inc.
USLICO Securities Corporation
USLIFE Equity Sales Corporation
UST DIstributors, Inc.
Value Line Securities, Inc.
Van Eck Securities Corporation
Van Kampen Merritt, Inc.
Van Kasper & Company
Vanguard Capital
Vanguard Marketing Corporation
Vantage Securities, Inc.
Venwest Securities, Inc.
H.D. Vest Investment Securities, Inc.
Vestax Securities Corporation
Vista Broker-Dealer Services, Inc.
Voss & Co., Inc.
VSR Financial Services, Inc.
VTR Capital, Inc.
W&D Securities, Inc.
W.S. Griffith & Co., Inc.
Waddell & Reed, Inc.
Wall Street Investor Services
Walnut Street Securities , Inc.
The Warner Group, Inc.
Wasserstein Perella & Co., Inc.
Wasserstein Perella Securities, Inc.
Waterhouse Securities, Inc.
Wayne Hummer & Co.
Weatherly Securities Corporation
Wedbush Morgan Securities, Inc.
Wedgewood Partners, Incorporated
Weiss, Peck & Greer
Weitz Securities, Inc.
Wertheim Schroder & Co., Incorporated
Westcap Government Securities, Inc.
Westcap Securities, Inc.
Western Pacific Securities
Westinghouse Securities Corporation
Westonka Investments, Inc.
Wheat First Securities, Inc.
William Blair & Company
William O'Neil & Company, Incorporated
The Winsbury Company, L.P.
Winthrop Securities Co., Inc.
WM. C. Roney & Co.
Wolper Ross Corporation
Wood Gundy Corp.
World Invest Corporation
World Money Securities, Inc.
Wright Investors Service Distributors
Yaeger Securities, Inc.
York Securities, Inc.
Zahorik Company, Inc.
Ziegler Thrift Trading, Inc.
Zweig Securities Corp.

BUREAU OF SECURITIES
BROKER-DEALERS
NEW 1990-1991 REGISTRATIONS

Name of Broker-Dealer	*Location*
American Brokerage Services, Inc.	Detroit, MI
American Classic Securities	Jacksonville, FL
American Investment Securities	Champaign, IL
Andover Securities, Inc.	St. Petersburg, FL
AT&T Capital Corp	Morristown, NH
Axiom Partners, Inc.	New York, NY
Barre & Company, Inc.	Dallas, TX
Bear, Stearns Securities Corp.	Whippany, NJ
Benedetto, Gartland & Green, Inc.	New York, NY
Boatmens Investment Services, Inc.	St. Louis, MO
Brandywine Fund, Inc.	Greenville, DE
Burnham Securities, Inc.	New York, NY
Charles Street Securities	New York, NY
Church Funding Corp. of Missouri, Inc.	Joplin, MO
Citicorp Securities Markets, Inc.	New York, NY
Clearing Services of America, Inc.	St. Louis, MO
CMS Investment Resources, Inc.	Philadelphia, PA
Commonwealth Equity Services, Inc.	Newton, MA
Correspondent Services Corp.	New York, NY
Delmar Securities, Inc.	Del Mar, CA
DFA Securities, Inc.	Santa Monica, CA
Donald & Co., Securities, Inc.	Tinton Falls, NJ
Doral Securities Corp. of Colorado	Telluride, CO
Ernst & Company	New York, NY
Exeter Securities Corp.	Dallas, TX
First American Securities	Little Rock, AR
First Choice Securities	Englewood, CO
First Empire Securities, Inc.	Hauppage, NY
First Financial Government Securities	Tulsa, OK
Forum Securities, Inc.	Memphis, TN
Fund Management Company	Houston, TX
Fund/Plan Broker Services, Inc.	Conshohocken, PA
General Motors Acceptance Corp.	New York, NY
Geneva Securities, Inc.	Schaumburg, IL
Gleacher & Co., Inc.	New York, NY
Hart Securities, Inc.	Houston, TX
Hartwell Distributors, Inc.	New York, NY
HRH Securities, Inc.	Dallas, TX
IAI Securities, Inc.	Minneapolis, MN
IFG Network Securities, Inc.	Atlanta, GA
IMI Securities Corporation	New York, NY
Janus Investment Fund	Denver, CO
J.E. Liss & Company, Inc.	Milwaukee, WI
L.P. Charles & Company	Denver, CO
Liquidity Fund Investment Corporation	Emeryville, CA
Long Grove Trading Company	Itasca, IL
Loomis Sayles Funds	Boston, MA
Maven Securities, Inc.	Minneapolis, MN
Mercantile Investment Services, Inc.	St. Louis, MO
Merriman Investment Trust	Seattle, WA
Monarch Financial Corporation of America	New York, NY
Monetta Fund, Inc.	Wheaton, IL

Name of Broker-Dealer	*Location*
Moors & Cabot, Inc.	Boston, MA
Morgan Grenfell Capital Financing Sec, Inc.	San Francisco, CA
NCNB Capital Markets, Inc.	Charlotte, NC
Newby & Company	Rockville, MD
Northeast Securities, Inc.	Westbury, NY
Pacific Inland Securities Corp	Stockton, CA
Parker & Parsley Securities, Inc.	Midland, TX
Portfolio Management Consultants, Inc.	El Paso, TX
Princeton Financial Group	Princeton, NH
Protected Investors of America	San Francisco, CA
RE Investment Corporation	Washington, D.C.
Reich & Tang Distributors L.P.	New York, NY
Republic Securities of America	Orlando, FL
Rockwell Investments, Inc.	Evergreen, CO
Rose Securities Corp	Carlsbad, CA
Rowland Carmichael & Associates, Inc.	Phoenix, AZ
Samuel Montagu, Inc.	New York, NY
Sanders Morris Mundy, Inc.	Houston, TX
Security Data Financial Corp.	New York, NY
Societe Generale Securities Corp.	New York, NY
Southeastern Asset Management, Inc.	Memphis, TN
Spartan Securities Corporation	Dallas, TX
SSC Distribution Services, Inc.	Framingham, MA
Sunstone Financial Group, Inc.	Milwaukee, WI
Synovus Securities, Inc.	Columbus, GA
Thompson Investor Services, Inc.	Stanford, CT
Trading Desk, Inc., The	Englewood, CO
Trem Capital Funding, Inc.	Omaha, NE
Twentieth Century World Investors, Inc.	Kansas City, KS
Venture Trading, Inc.	Denver, CO
Vista Brokerdealer Services	New York, NY
W & D Securities, Inc.	Los Angeles, CA
Wasserstein Perella & Co., Inc.	New York, NY
Weatherly Securities Corp.	New York, NY
Wedgewood Partners Incorporated	St. Louis, MO
Western Pacific Securities	Stockton, CA
Wolper Ross Corporation	New York, NY
World Invest Corporation	Miami, FL
Wright Investor Services Distributors	Bridge Port, CT

BUREAU OF SECURITIES
BROKER-DEALERS
NEW 1991-1992 REGISTRATIONS

Name of Broker-Dealer	*Location*
Aetna Capital Management, Inc.	Hartford, CT
American Advantage Funds	Fort Worth, TX
American Bar Association Member/ State Street Collective Trust	North Quincy, MA
American Capital Corporation	King of Prussia, PA
Andrews Hentges & Associates	Tulsa, OK
Beecroft, Cole & Company, Inc.	Topeka, KS
Berkeley Securities Corporation	New York, NY
Broker Dealer Financial Services Corp.	Des Moines, IA
Brookstreet Securities Corp.	Irvine, CA
Cales Investments, Inc.	Denver, CO
Cantor Fitzgerald Brokerage Corp	New York, NY
Capital Resources, Inc.	Washington, DC
Caterpillar Investment Management LTD	Peoria, IL
Champion Securities Corporation	San Francisco, CA
Chase Manhattan Investment Services	New York, NY
Chicago Partnership Board, Inc.	Chicago, IL
Christian Church Extension Foundation	Lakewood, CO
Cohen & Steers Securities, Inc.	New York, NY
Cowles Sabol & Co., Inc.	Encino, CA
Cruttenden, Co., Inc.	Irvine, CA
Davenport & Co., of Virginia, Inc.	Richmond, VA
Dreher & Associates	Oak Brook Terrace, IL
Elan Investment Services, Inc.	Milwaukee, WI
E*Trade Securities, Inc.	Palo Alto, CA
Fiduciary Capital Growth Fund, Inc.	Milwaukee, WI
Financial Integration Services, Inc.	Bloomfield Hills, MI
Financial West Group	Thousand Oaks, CA
First Community Financial Services, Inc.	Des Moines, IA
First Hanover Securities, Inc.	New York, NY
First Southwest Company	Dallas, TX
First Wall Street Corporation	La Jolla, CA
Fontaine Trust, The	Baltimore, MD
Forth Financial Securities Corp	Richmond, VA
Fox and Company	Scottsdale, AZ
Franklin Lord, Inc.	Scottsdale, AZ
Gateway Trust, The	Milford, OH
Gibraltar Securities, Inc.	Dallas, TX
Gilbert Marshall & Company	Greeley, CO
GKN Securities Corp.	New York, NY
Goldman Sachs Money Markets L.P.	New York, NY
Govett Financial Services Limited	San Francisco, CA
Great Western Financial Securities Corp.	Los Angeles, CA
Hall & Company, Inc.	Encino, CA
H.C. Copeland & Associates Equities	East Brunswick, NJ
Heller Capital Markets Group, Inc.	Chicago, IL
Horace Mann Investors	Springfield, IL
J.A. Glynn & Co.	St. Louis, MO
J.0. Davidson & Associates, Inc.	Wichita, KS
J.W. Charles Securities, Inc.	Boca Raton, FL
John Hancock Broker Distribution Services, Inc.	Boston, MA
John Hancock Clearing Corporation	New York, NY

Name of Broker-Dealer	*Location*
Kalb, Voorhis & Co.	New York, NY
KMS Financial Services, Inc.	Seattle, WA
L.C. Wegard & Co., Inc.	New York, NY
Lebanthal & Co., Inc.	New York, NY
Lew Lieberbaum & Co., Inc.	Garden City, NY
Lombard Securities, Inc.	Baltimore, MD
Mackenzie Investment Management, Inc.	Boca Raton, FL
Management Securities, Inc.	Ft. Lauderdale, FL
Marion Bass Securities Corp	Charlotte, NC
Mathematical Brokerage Servi es, Inc.	Independence, OH
McCullough-Eberhart Investment Corp.	Dallas, TX
Meridian Clearing Corp.	Englewood, CO
Merrion Group, L.P.	New York, NY
M.J. Whitman, L.P.	New York, NY
Mission Investment Fund of the Evangelical Lutheran Church of America	Chicago, IL
Mountain Financial, Inc.	Beverly Hills, CA
M.S. Farrell & Company, Inc.	New York, NY
National Covenant	Chicago, IL
Nationsbanc Securities, Inc.	Charlotte, NC
Nelson Securities, Inc.	Spokane, WA
Nikko Securities Co , International, Inc.	New York, NY
Northern Trust Securities, Inc.	Chicago, IL
Noyes Partners, Inc.	New York, NY
Ogdon Financial Services, Inc.	Topeka, KS
One Hundred Fund, The	Denver, CO
One Hundred & One Fund, The	Denver, CO
Pacific Equities Network	Newport Beach, CA
Prime Broker Investment Services	New York, NY
R.J. Forbes Group, Inc.	Melville, NY
Rees Financial Group, Inc.	Westwood, CA
Reider Securities, Inc.	Fort Collins, CO
Rencap Securities, Inc.	Dallas, TX
Rhodes Securities	Fort Worth, TX
Robert Scott Securities, Inc.	Newport Beach, CA
Ryan, Beck & Co.	West Orange, NJ
Sands Brothers Mitchell & Co.,	New York, NY
Share Incorporated	Tulsa, OK
Smith New Court	New York, NY
Shufro, Rose & Ehrman	New York, NY
Sound Advice Investments	Danville, CA
Name of Broker-Dealer	Location
Spencer Trask Securities, Inc.	New York, NY
SSRM Services, Inc.	Boston, MA
State Street Brokerage Services, Inc.	Boston, MA
Strategic Resource Management	Englewood, CO
Systematized Benefits Administrators, Inc.	Hartford, CT
Taglich Brothers, D'Amadeo, Wagner & Co., Inc.	New York, NY
Templeton Funds Distributor, Inc.	St. Petersburg, FL
Thomas M. Nixon & Associates	Pittsburg, PA
TIAA-CREF Individual & Institutional Services, Inc.	New York, NY
TNE Investment Services, Corporation	Boston, MA
T.R. Winston & Company, Inc.	Bedminster, NJ
U.S. Clearing Corp.	New York, NY
University Investment Management, Inc.	Ft. Lauderdale, FL
UST Distributors, Inc.	New York, NY
Vantage Securities, Inc.	Edison, NJ
Westcap Government Securities, Inc.	Houston, TX
Yaeger Securities, Inc.	Encino, CA
York Securities, Inc.	New York, NY

INVESTMENT ADVISERS
REGISTERED
AS OF JUNE 30, 1992

Name	*Location*
AETNA Capital Management, Inc.	Hartford, CT
AFA Financial, Inc.	Cleveland, OH
The AYCO Corporation	Albany, NY
Acorn Asset Management Corporation	Bloomfield Hills, MI
Allmerica Investment Management Company, Inc.	Worcester, MA
Alpine Capital Management Corporation	Denver, CO
American Financial Management, Ltd.	Cedar Falls, IA
American Medici Financial Corporation	Omaha, NE
Ameritas Investment Advisors Inc.	Lincoln, NE
Ameritas Investment Corp.	Lincoln, NE
Anchor Capital Advisors, Inc.	Boston, MA
Ashfield & Co., Inc.	San Francisco, CA
Asset Management Group	Englewood, CO
Associated Investment Management, Inc.	Omaha, NE
Avatar Investors Associates Corp.	New York, NY
BEA Associates	New York, NY
BTS/Bond Timing, Inc.	Waltham, MA
Babson-United Investment Advisors, Inc.	Wellesley Hills, MA
Brandes Investment Management, Inc.	San Diego, CA
Bridges Investment Counsel, Inc.	Omaha, NE
Bufka & Rodgers, Inc.	Schaumburg, IL
The Burney Company	Portsmouth, RI
C. H. Dean & Associates, Inc. DBA Dean Investment Associates	Dayton, OH
Cadre Consulting Services, Inc.	New York, NY
Calamos Asset Management, Inc.	Oak Brook, IL
Caldwell & Orkin, Inc.	Atlanta, GA
Cambridge Advisors Inc.	Omaha, NE
Capital Investment Services of America, Inc.	Milwaukee, WI
Capstone Asset Management Company	Houston, TX
Cardinal Asset Management, Inc.	Papillion, NE
Carnegie Capital Asset Management Co.	Cleveland, OH
Charter Investment Services, Inc.	Omaha, NE
Bart A. Chavez, Professional Money Management	Omaha, NE
Christian Brothers Investment Services, Inc.	Oak Brook, IL
Clark Capital Management Group, Inc.	Philadelphia, PA
Clarke, Lanzen, Schaap Investment Firm, Inc.	Omaha, NE
Commonwealth Investment Counsel, Inc.	Richmond, VA
Conley Investment Counsel, Inc.	Omaha, NE
Consistent Asset Management Company, Inc.	Chadds Ford, PA
Copeland Financial Services, Inc.	East Brunswick, NJ
Cypress Capital Management, Inc.	Wilmington, DE
Dreman Value Management, L.P.	Jersey City, NJ
E.L.R. Investment Advisors, Inc.	Omaha, NE
Roger Engemann & Associates, Inc.	Pasadena, CA
Equitable Capital Management Corporation	New York, NY
EverGreen Capital Management, Inc.	Omaha, NE
FBL Investment Advisory Services, Inc.	West Des Moines, IA
FFP Advisory Services, Inc.	Chesterfield, MO
Fabian Financial Services, Inc.	Huntington Beach, CA
Financial Advisors, Inc.	Omaha, NE
Financial Enterprises Carson Feltz Retirement Planning, Inc.	Omaha, NE

Name	*Location*
Financial Network Advisory Corporation	Torrance, CA
Gerard Richard Finnegan, Jr.	Lincoln, NE
First Commerce Investors, Inc.	Lincoln, NE
First National Brokerage Services, Inc.	Omaha, NE
Firstock Financial Services, Inc.	Omaha, NE
Fox Asset Management, Inc.	Little Silver, NJ
Furman Selz Capital Management, Inc.	New York, NY
GAMCO Investors, Inc.	Rye, NY
GWR Financial, Inc.	Omaha, NE
Frederick A. Gacek DBA Gacek Advisory Service	Omaha, NE
Ganucheau & Associates, Inc. DBA Ganucheau, Stupfel & Brumley Investment Counsel	Fort Worth, TX
Gofen and Glossberg, Inc.	Chicago, IL
Growth Stock Outlook, Inc.	Bethesda, MD
Harris Bretall Sullivan & Smith, Inc.	San Francisco, CA
Heartland Capital Management	Indianapolis, IN
Investment Timing Services, Inc.	Pittsburgh, PA
Investors Management Group, Ltd.	Des Moines, IA
J.M. Hartwell & Company, Inc.	New York, NY
Tom Johnson Investment Management, Inc.	Oklahoma City, OK
Russell Lee Kaplan	Omaha, NE
Kayne, Anderson Investment Management, Inc.	Los Angeles, CA
Kidder Peabody Asset Management, Inc.	New York, NY
Koyen & Associates, Inc.	Denver, CO
Laidlaw Holdings Asset Management, Inc.	New York, NY
Lawson Kroeker Investment Management, Inc.	Omaha, NE
Lexington Management Corporation	Saddle Brook, NJ
Loomis, Sayles & Company, Incorporated	Boston, MA
Lord, Abbett & Co.	New York, NY
Daniel Bennett Lovercheck DBA Lovercheck Financial Services	Lincoln, NE
Lowry Investment Disciplines, Inc.	Atlanta, GA
MERCER	Santa Barbara, CA
MPI Investment Management	Hinsdale, IL
MRM Asset Allocation Group, Inc.	St. Louis, MO
Roland Renato Manarin DBA Manarin Investment Counsel, Ltd.	Omaha, NE
The Marketarian, Incorporated	Grand Island, NE
McMannama & Associates, Inc.	Omaha, NE
Merrill Lynch Investment Management, Inc. DBA Merrill Lynch Asset Management	Plainsboro, NJ
Joseph Bernard Miratsky	Lincoln, NE
Modern Portfolio Theory Associates, Inc. DBA MPT Associates, Inc.	New York, NY
Munder Capital Management, Inc.	Birmingham, MI
Murray Johnstone International Limited	Glasgow, Scotland
Mutual Asset Management Co.	Omaha, NE
NM Capital Management, Inc.	Albuquerque, NM
NWQ Investment Management Co., a California Limited Partnership	Los Angeles, CA
NYLIFE Advisers, Inc.	New York, NY
National Pension Prototype Services, Inc.	San Mateo, CA
Nelson Capital Management, Inc.	Hastings, NE
Newbold's Asset Management, Inc.	Bryn Mawr, PA
Nicholas-Applegate Capital Management, A California Limited Partnership DBA Nicholas-Applegate Capital Management	San Diego, CA
Nowka Financial Services, Inc.	Grand Island, NE
Oak Hall Capital Advisors, Inc.	New York, NY

Name	*Location*
Evan E. Olson DBA Olson Financial Services	Omaha, NE
Pflug Investment Management, Inc.	Omaha, NE
Pierson Capital Management, Inc.	Philadelphia, PA
Principal Financial Advisors, Inc.	Des Moines, IA
Professional Financial Planning, Inc.	Fort Wayne, IN
Provident Investment Counsel	Pasadena, CA
The Prudential Investment Corporation	Newark, NJ
R. M. Leary & Co., Inc.	Denver, CO
RF Investment Advisers, Inc.	Lincoln, NE
RNC Capital Management Co.	Los Angeles, CA
RS&A Consulting Incorporated	Milwaukee, WI
Regency Services Inc.	Omaha, NE
Regent Investor Services, Inc.	White Plains, NY
Reinhardt Werba Bowen, Inc.	San Jose, CA
Renaissance Investment Management, Inc.	Cincinnati, OH
Rittenhouse Capital Management, Inc.	Radnor, PA
Rittenhouse Financial Services, Inc.	Philadephia, PA
Rogge Fidler AG	Zug, Switzerland
Roxbury Capital Management	Los Angeles, CA
Ruden Investments Council	Omaha, NE
SCI Capital Management, Inc.	Cedar Rapids, IA
SMAA Investment Services, Inc.	Omaha, NE
Schaenen Wood & Associates, Inc.	Denver, CO
Schield Management Company	Denver, CO
Seaboard Investment Advisers, Inc.	Norfolk, VA
Securities Research and Management, Inc.	Ft. Lauderdale, FL
Sirach Capital Management, Inc.	Seattle, WA
Smart Financial Planners, Inc.	Grand Rapids, MI
Standard & Poor's Corporation	New York, NY
Starbuck, Tisdale & Associates	Santa Barbara, CA
Stockbridge Associates, Ltd.	Omaha, NE
Strategic Advisers, Inc. DBA Fidelity Personal Advisory Services; Fidelity Publishing Group	Boston, MA
Strategic Investment Advisory Services, Inc.	Sioux City, IA
Stryker Investment & Counseling	Omaha, NE
Sunamerica Asset Management Corp.	New York, NY
Swanson Capital Management Company	Ann Arbor, MI
Systematic Financial Management, Inc.	Fort Lee, NJ
Thompson, Siegel & Walmsley, Inc.	Richmond, VA
Trevor Stewart Burton & Jacobsen Inc.	New York, NY
Triad Asset Management, Incorporated	Omaha, NE
Trilogy Investment Management, Ltd.	Omaha, NE
Value Line, Inc.	New York, NY
Van Kampen Merritt Management, Inc.	Oakbrook Terrace, IL
Wallace R. Weitz & Company	Omaha, NE
Westchester Capital Management, Inc.	Omaha, NE
Carolin Mae Whitaker	Omaha, NE
Whitehall Asset Strategies, Inc.	Rochester, NY
Widmann, Siff & Co., Inc.	Bryn Mawr, PA
The Winthrop Corporation DBA Wright Investors' Service	Bridgeport, CT

INVESTMENT ADVISERS
NEW 1991-92 REGISTRATIONS

Name	*Location*
AFA Financial, Inc.	Cleveland, OH
Allmerica Investment Management Company FKA SMA Financial Advisory Services, Inc.	Worcester, MA
American Medici Financial Corporation	Omaha, NE
Ameritas Investment Corp.	Lincoln, NE
Anchor Capital Advisors, Inc.	Boston, MA
Ashfield & Co., Inc.	San Francisco, CA
Asset Management Group	Englewood, CO
BEA Associates	New York, NY
BTS/Bond Timing, Inc.	Waltham, MA
Brandes Investment Management, Inc.	San Diego, CA
Bridges Investment Counsel, Inc.	Omaha, NE
Caldwell & Orkin, Inc.	Atlanta, GA
Capstone Asset Management Company	Houston, TX
Carnegie Capital Asset Management Co.	Cleveland, OH
Charter Investment Services, Inc.	Omaha, NE
Bart A. Chavez, Professional Money Management	Omaha, NE
Christian Brothers Investment Services, Inc.	Oak Brook, IL
Clark Capital Management Group, Inc.	Philadelphia, PA
Commonwealth Investment Counsel, Inc.	Richmond, VA
Conley Investment Counsel, Inc.	Omaha, NE
Consistent Asset Management Company, Inc.	Chadds Ford, PA
Cypress Capital Management, Inc.	Wilmington, DE
Dreman Value Management, L.P.	Jersey City, NJ
E.L.R. Investment Advisors, Inc.	Omaha, NE
Equitable Capital Management Corporation	New York, NY
EverGreen Capital Management, Inc.	Omaha, NE
FBL Investment Advisory Services, Inc.	West Des Moines, IA
Financial Enterprises Carson Feltz Retirement Planning, Inc.	Omaha, NE
Financial Network Advisory Corporation	Torrance, CA
First Commerce Investors, Inc.	Lincoln, NE
First National Brokerage Services, Inc.	Omaha, NE
Fox Asset Management, Inc.	Little Silver, NJ
GAMCO Investors, Inc.	Rye, NY
GWR Financial, Inc.	Omaha, NE
Harris Bretall Sullivan & Smith, Inc.	San Francisco, CA
Investors Management Group, Ltd.	Des Moines, IA
Tom Johnson Investment Management, Inc.	Oklahoma City, OK
Kayne, Anderson Investment Management, Inc.	Los Angeles, CA
Daniel Bennett Lovercheck DBA Lovercheck Financial Services	Lincoln, NE
Lowry Investment Disciplines, Inc.	Atlanta, GA
Modern Portfolio Theory Associates, Inc. DBA MPT Associates, Inc.	New York, NY
Munder Capital Management, Inc.	Birmingham, MI
Murray Johnstone International Limited	Glasgow, Scotland
Mutual Asset Management Co.	Omaha, NE
National Pension Prototype Services, Inc.	San Mateo, CA
Newbold's Asset Management, Inc.	Bryn Mawr, PA
Oak Hall Capital Advisors, Inc.	New York, NY
Pflug Investment Management, Inc.	Omaha, NE

Name	*Location*
Provident Investment Counsel	Pasadena, CA
RS&A Consulting Incorporated	Milwaukee, WI
Reinhardt Werba Bowen, Inc.	San Jose, CA
Rittenhouse Financial Services, Inc.	Philadephia, PA
Roxbury Capital Management	Los Angeles, CA
Ruden Investments Council	Omaha, NE
Schaenen Wood & Associates, Inc.	Denver, CO
Seaboard Investment Advisers, Inc.	Norfolk, VA
Sirach Capital Management, Inc.	Seattle, WA
Starbuck, Tisdale & Associates	Santa Barbara, CA
Stockbridge Associates, Ltd.	Omaha, NE
Swanson Capital Management Company	Ann Arbor, MI
Thompson, Siegel & Walmsley, Inc.	Richmond, VA
Triad Asset Management, Incorporated	Omaha, NE
Van Kampen Merritt Management, Inc.	Oakbrook Terrace, IL
Whitehall Asset Strategies, Inc.	Rochester, NY
Widmann, Siff & Co., Inc.	Bryn Mawr, PA